

State: District of Columbia **Filing Company:** Stillwater Insurance Company
TOI/Sub-TOI: 04.0 Homeowners/04.0000 Homeowners Sub-TOI Combinations
Product Name: Homeowners
Project Name/Number: Inland Flood Coverage/

Filing at a Glance

Company: Stillwater Insurance Company
Product Name: Homeowners
State: District of Columbia
TOI: 04.0 Homeowners
Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations
Filing Type: Rule
Date Submitted: 02/14/2020
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Effective Date: 03/15/2020
Requested (New):
Effective Date: 03/15/2020
Requested (Renewal):
Author(s): Linda Kinney
Reviewer(s):
Disposition Date:
Disposition Status:
Effective Date (New):
Effective Date (Renewal):

State: District of Columbia
TOI/Sub-TOI: 04.0 Homeowners/04.0000 Homeowners Sub-TOI Combinations
Product Name: Homeowners
Project Name/Number: Inland Flood Coverage/

Filing Company: Stillwater Insurance Company

General Information

Project Name: Inland Flood Coverage
Project Number:
Reference Organization:
Reference Title:
Filing Status Changed: 02/14/2020
State Status Changed:
Created By: Linda Kinney
Corresponding Filing Tracking Number: FDLY-132222635

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Domicile Status Comments:
Reference Number:
Advisory Org. Circular:

Deemer Date:
Submitted By: Linda Kinney

Filing Description:

Enclosed is a revision to the homeowners program, which includes the introduction of an optional Inland Flood Coverage endorsement that is developed and underwritten by Munich Reinsurance. The base loss costs for this coverage were developed using the National Flood Insurance Program (NFIP) Zone X experience and a frequency/severity approach based on accident years 2010-2018 for Munich Re.

Company and Contact

Filing Contact Information

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Filing Company Information

Stillwater Insurance Company	CoCode: 25180	State of Domicile: California
P.O. Box 45126	Group Code: 4869	Company Type:
Jacksonville, FL 32232-5126	Group Name: WT Holdings Group	State ID Number:
(904) 997-7380 ext. [Phone]	FEIN Number: 68-0266416	

Filing Fees

Fee Required? No
Retaliatory? No
Fee Explanation:

State:	District of Columbia	Filing Company:	Stillwater Insurance Company
TOI/Sub-TOI:	04.0 Homeowners/04.0000 Homeowners Sub-TOI Combinations		
Product Name:	Homeowners		
Project Name/Number:	Inland Flood Coverage/		

Rate Information

Rate data does NOT apply to filing.

State:	District of Columbia	Filing Company:	Stillwater Insurance Company
TOI/Sub-TOI:	04.0 Homeowners/04.0000 Homeowners Sub-TOI Combinations		
Product Name:	Homeowners		
Project Name/Number:	Inland Flood Coverage/		

Rate/Rule Schedule

Item No.	Schedule Item Status	Exhibit Name	Rule # or Page #	Rate Action	Previous State Filing Number	Attachments
1		Inland Flood Coverage	Rule 45, Page D-28	New		DC home IFC (In HSB).pdf DC home IFC Marked Copy.pdf

Stillwater Insurance Company

**District of Columbia Homeowners Insurance
Program
Rates and Rules Manual**

MULTI-PERIL HOMEOWNERS PROGRAM

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Stillwater Insurance Company

District of Columbia Homeowners Insurance Program

Rates and Rules Manual

General Rules

MULTI-PERIL HOMEOWNERS PROGRAM

RULES FOR ALL POLICY FORMS

The rules, rates and premiums in this manual govern the writing of all Homeowners policies. The rules and rates filed by or on behalf of Stillwater Insurance Company (SIC) for each coverage shall govern in all cases not specifically provided for in these rules.

1. Eligibility

A. Homeowners Policy (HO 00 03 and HO 00 05)

- 1) A dwelling occupied by the owner and used principally for private residential purposes. The dwelling can have one, two, three or four families, but cannot have more than five roomers or boarders per family.
- 2) A single family unit within a row house, town house, condominium or cooperative occupied by the owner and used principally for private residential purposes.
- 3) A new dwelling that is under construction for one or two families to be occupied by the owner.
- 4) A secondary dwelling, including seasonal dwellings, occupied by the owner and used principally for private residential purposes.

B. Renters Policy (HO 00 04)

- 1) The tenant of any dwelling, apartment, condominium or cooperative unit.
- 2) The owner, who is also an occupant, of a dwelling or building containing an apartment that is not eligible for another Homeowners form.
- 3) The owner of a cooperative unit, provided:
 - a) The portion of the premises occupied as living quarters is used principally for private residential purposes.
 - b) This portion is not occupied by more than one additional family or more than two roomers or boarders.
 - c) This portion is designated by an apartment number or other positive identification.

C. Condominium Unit owners Policy (HO 00 06)

- 1) Owner occupied units, including seasonal units, which are part of a community association organized under condominium, cooperative, town house or planned development form of ownership and where provision has been made for a master policy covering the residential building(s) real property exposure. The unit must be used principally for private residential purposes.
- 2) Rental or investment units in an association as described in 1) if occasionally occupied by the owner. The named insured must be an individual. Partnerships, corporations or similar legal entities are not eligible for Homeowners coverage.

NOTE: The term "owner" includes persons purchasing a dwelling, such as under a mortgage agreement or contract of sale.

2. Policy Period and Premium Payment

All premiums and rates shown in this manual are on an annual term basis. All policies are initially written for a one year term and are then automatically renewed annually. The rates on renewals will be those rates in effect at that time.

A fee of \$6 will be charged for each installment payment in the event that the full premium amount is not paid in full.

Payment Plans are available in the event that the full premium amount is not paid in full.

Please refer to the premium payment definitions for more details.

3. Other Insurance

Other insurance covering the same property is permitted only when the other insurance is for perils not covered by the policy. (i.e. Flood Insurance).

STILLWATER INSURANCE COMPANY

MULTI-PERIL HOMEOWNERS PROGRAM

4. Minimum Premiums

Policy Type	Minimum Premium
HO 00 03 and HO 00 05	\$ 75
HO 00 04 and HO 00 06	\$125

5. Rounding of Premiums

Any computations for additional coverages or additional amounts of insurance are to be rounded separately to the nearest dollar. Fifty cents or more is to be considered as a dollar.

6. Transfer or Assignment

- Transfer of the policy to another location within the state is allowed provided the new location meets eligibility requirements.
- Assignment of insurance under the policy is allowed provided the new owner meets eligibility requirements.

Transfer and assignments are subject to any necessary adjustment of premium.

7. Mid-Term Changes

A. Permitted Mid-Term Changes

The policy may be changed at any time during the annual term of the policy. The change may result from either increasing or decreasing the policy limits or coverages. Following are permitted mid-term changes:

- Changing policy limits.
- Changing coverages.
- Adding or deleting options.
- Changing deductibles (changing the wind/hail deductible is not allowed on mid-term).

B. Method of Calculation

- Calculate the PRO RATA FACTOR.
 - Compute the number of days left in the annual term until the policy expires. (Example: 122 days)
 - Divide the number of days by 365 (days in a year). This produces the PRO RATA FACTOR. A few examples may help:

Number of Days	Divided By	Pro Rata Factor
360	365	.99
240	365	.66
122	365	.33
73	365	.20
34	365	.09

Each 3.65 days causes a change of .01 in the Pro Rata Factor.

- Calculate the annual premium based on current rates for insurance presently in force. This premium is subject to the policy minimum premium described in Rule 4.
- Calculate the annual premium based on current rates for desired insurance. This premium is subject to the policy minimum premium described in Rule 4.
- Calculate the difference between the two premiums.
- Apply the PRO RATA FACTOR to the premium difference.
- The result is the premium charge or return for the policy change.

MULTI-PERIL HOMEOWNERS PROGRAM

8. Cancellation
No basic coverages can be cancelled without the entire policy being cancelled. If the policy is cancelled, the annual premium that applies to the current policy period multiplied by the PRO RATA FACTOR is returned to the insured.
9. Restriction of Coverage
The named insured can request a restriction on an individual policy. The circumstances or exposure must be so unusual that without the restriction the policy would not be issued. No reduction from the prescribed rate and minimum premium is allowed. Refer each request to SIC.
10. Construction Classifications
 - A. Frame
A dwelling with exterior walls of combustible construction (including walls with metal, stucco, or metal lath and plaster on combustible supports) is classified as frame.
 - B. Masonry
A dwelling with exterior walls of adobe, brick, concrete, gypsum block, hollow concrete block, stone, tile, or other masonry-based siding material (e.g. HardiBoard, HardiPlank, etc.) and floors and roof of combustible construction (Disregarding floors resting directly on the ground).
 - C. Masonry Veneer
A dwelling with walls of combustible construction veneered with masonry materials is classified as masonry veneer.
 - D. Superior Construction
 1. Non-Combustible
Exterior walls and floors and roof constructed of, and supported by metal, asbestos, gypsum, or other non-combustible materials.
 2. Masonry Non-Combustible
Exterior walls constructed of masonry materials, as described in General Rule 10.B. and floors and roof of metal or other non-combustible materials.
 3. Fire Resistive
Exterior walls and floors and roof constructed of masonry or other fire resistive materials.
 - E. Mixed Construction
A dwelling shall be classified as frame construction when the wall area of frame construction (excluding gables) exceeds 50% of the total wall area.
11. Suburban Protection Rating Plan
A dwelling that is located in an area which meets the following requirements may be rated the same as the responding fire department. If any part of a platted subdivision lies within the criteria stated all dwellings within the subdivision will be rated accordingly.
 - A. Located within 1,000 feet of at least two other residences and within an existing or platted subdivision. Remote locations do not qualify.
 - B. Accessible year round by a main paved road. Example: maintained year round, road construction of concrete, gravel, bituminous, etc.
 - C. Within 5 road miles of a fire department that will respond.
 - D. The responding fire department must have a tank truck with a capacity of at least 2,000 gallons.
 - E. Not located in a brush area or a forest.

OR

ISO alternative water supplies or those deemed similar by SIC.

Stillwater Insurance Company

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Territory Definitions

STILLWATER INSURANCE COMPANY

MULTI-PERIL HOMEOWNERS PROGRAM

ZIP CODE
All

TERRITORY
1

DISTRICT OF COLUMBIA

T-1

EFFECTIVE: 07-28-17 NEW
09-16-17 RENEWAL

Stillwater Insurance Company

**District of Columbia Homeowners Insurance
Program**

Rates and Rules Manual

Coverages and Rating

STILLWATER INSURANCE COMPANY

MULTI-PERIL HOMEOWNERS PROGRAM

COVERAGES AND RATING – HO 00 03 AND HO 00 05

1. Coverages and Amounts

The policy contains two sections, each with various coverages.

Section I – Property Coverages

Section II – Liability Coverages

SECTION I COVERAGES		AMOUNTS
Coverage A: Dwelling	The described dwelling	100% of Replacement Cost is Required
	Extended Replacement Cost	25% of Coverage A
Coverage B: Other Structures	Other structures on premises	10% of Coverage A
Coverage C: Personal Property	Personal property	50% of Cov. A
	Special Categories of Personal Property:	Special Limit:
	Money, bank note, bullion, etc.	\$200
	Securities, accounts, deeds, etc.	\$1,500
	Watercraft	\$1,500
	Trailers	\$1,500
	Jewelry, watches, furs (Theft)	\$1,500
	Firearms & related equip (Theft)	\$2,500
	Silverware (Theft)	\$2,500
	Property used for Business Purposes (On Premises)	\$2,500
	Property used for Business Purposes (Off Premises)	\$1,500
	Portable Electronic Equipment	\$1,500
	Antennas, tapes, wires, records, disks or other media	\$250
	Memorabilia, souvenirs, collector items	\$2,500
	Rugs, carpets, tapestries (Theft)	\$5,000
	Computer Equipment (On Premises)	\$5,000
	Computer Equipment (Off Premises)	\$1,000
	Cameras, Video Recording and Playing Equipment	\$1,000
	Paintings, etchings	\$1,000
	Antiques	\$2,000
Coverage D: Loss of Use	Additional Living Expense	40% of Coverage A Limit
	Fair Rental Value	
	Civil Authority Prohibits Use	2 Weeks

STILLWATER INSURANCE COMPANY

MULTI-PERIL HOMEOWNERS PROGRAM

SECTION I COVERAGES (CONT.)		AMOUNTS
Additional Coverages:	Collapse	
	Credit Card and Forgery	\$500
	Debris Removal	\$1,000
	Fire Department Service Charge	\$500
	Glass or Safety Glazing Material	
	Grave Markers	\$5,000
	Landlord's Furnishings	\$2,500
	Loss Assessment	\$1,000
	Mold Limitation	\$2,500
	Ordinance or Law	10% of Coverage A
	Property Removed	
	Reasonable Repairs	
	Trees, Shrubs and Other Plants	\$500

Coverage A, B and C limits are subject to Inflation Coverage.

For available options, see the Discounts, Surcharges and Options section.

SECTION II COVERAGES		AMOUNTS
Coverage E: Personal Liability	Includes Comprehensive Personal Liability.	\$100,000 Minimum
Coverage F: Medical Payments to Others		\$1,000 Minimum
Additional Coverages:	Damage to Property of Others	\$1,000
	Claim Expense	
	First Aid Expenses	
	Loss Assessment	\$1,000

For available options, see the Discounts, Surcharges and Options section.

2. Perils Insured Against

A. Section I

Damage to insured's property is covered under Section I of the policy. As indicated in Item 1 of this section, there are four coverages under Section I.

COVERAGE A – Dwelling
 COVERAGE B – Other Structures
 COVERAGE C – Personal Property
 COVERAGE D – Loss of Use

STILLWATER INSURANCE COMPANY

MULTI-PERIL HOMEOWNERS PROGRAM

Perils Insured Against:

Perils	HO 00 03	HO 00 05
Fire or Lightning	Yes Cov C	No
Windstorm or Hail, Riot or civil commotion, Aircraft, Vehicles or Smoke	Yes Cov C	No
Vandalism or malicious mischief	Yes Cov C	No
Theft	Yes Cov C	No
Volcanic Eruption	Yes Cov C	No
Falling objects, Weight of ice, snow or sleet, Accidental discharge of water or steam, Sudden and accidental tearing apart of a heating system or appliance, Freezing, Sudden accidental damage from electrical current	Yes Cov C	No
Additional risks with certain exceptions (Special Coverage)	Yes, Cov A, B and D	Yes, Cov A, C, B and D

B. Section II

Section II Liability includes coverage for bodily injury or property damage and defense costs associated with a suit brought against an insured.

3. Loss Settlement – Section I

A. Coverage A – Dwelling

Losses to Coverage A and B are settled on a replacement cost basis without deduction for depreciation up to the limit shown on the Declarations page. Therefore, the Coverage A limit may be adjusted annually at renewal as determined by the replacement cost calculator model. If the Coverage A limit is equal to the full replacement cost value at the time of loss, an additional amount of insurance, equal to 25% of the Coverage A limit of liability is provided for a premium discount.

Attach endorsement HO 04 20, Specified Additional Amount of Insurance for Coverage A-Dwelling.

B. Coverage C – Personal Property

Losses to Coverage C are settled on an actual cash value basis. If the dwelling is insured for at least 100% of replacement cost, the insured may elect, for an additional premium, to have losses settled on a replacement cost basis.

MULTI-PERIL HOMEOWNERS PROGRAM

4. Rating
 - A. Determine the BASIC PREMIUM.
 - 1) Select the correct TERRITORY according to the location of the dwelling and determine the base rate from Page RP-1.
 - 2) Select the appropriate CONSTRUCTION as defined in the Rules.
 - 3) Select the appropriate PROTECTION CLASS according to the location of the dwelling.
 - 4) Select the desired amount of insurance. Multiply the base rate by the Protection/Construction Class factor and by the Coverage A amount factor shown on the rate pages.
 - 5) Apply all applicable basic premium adjustments from the Basic Premium Adjustment Section to derive the BASIC PREMIUM. For example, the Multiple Family Surcharge, Townhouse Surcharge, Row House Surcharge and Seasonal Property Surcharge.
 - B. Apply any remaining PERCENTAGE discounts or charges for optional coverages sequentially in the order presented in Percentage Discounts, Charges and Options section.
 - C. Apply any FLAT DOLLAR discounts or charges including premiums for optional coverages.
 - D. Determine the Insurance Bureau Score Adjustment
 - 1) Select the premium adjustment factor for the named insured from the Insurance Bureau Score table.
 - 2) Multiply any premiums developed from Sections A, B, C or Inland Marine by the factor selected in Step 1.

STILLWATER INSURANCE COMPANY

MULTI-PERIL HOMEOWNERS PROGRAM

COVERAGES AND RATING – HO 00 04 AND HO 00 06

1. Coverages and Amounts

The policy contains two sections each with various coverages.

Section I – Property Coverages

Section II – Liability Coverages

SECTION I COVERAGES		AMOUNTS
Coverage A: Dwelling	Building Property	HO 00 06: \$1,000 HO 00 04: Not Applicable
Coverage C: Personal Property	Any calculated amount based on value of personal property Special Categories of personal property: Money, bank note, bullion, etc. Securities, accounts, deeds, etc. Watercraft Trailers Jewelry, watches, furs (Theft) Firearms & related equip (Theft) Silverware (Theft) Property used for Business Purposes (On Premises) Property used for Business Purposes (Off Premises) Portable Electronic Equipment Antennas, tapes, wires, records, disks or other media Memorabilia, souvenirs, collector items Rugs, carpets, tapestries (Theft) Computer Equipment (On Premises) Computer Equipment (Off Premises) Cameras, Video Recording and Playing Equipment Paintings, etchings Antiques	Special Limit: \$200 \$1,500 \$1,500 \$1,500 \$1,500 \$2,500 \$2,500 \$2,500 \$1,500 \$1,500 \$250 \$2,500 \$5,000 \$5,000 \$1,000 \$1,000 \$1,000 \$2,000
Coverage D: Loss of Use	Additional Living Expense Fair Rental Value	40% of Coverage C Limit
	Civil Authority Prohibits Use	2 Weeks

STILLWATER INSURANCE COMPANY

MULTI-PERIL HOMEOWNERS PROGRAM

SECTION I COVERAGES (CONT.)		AMOUNTS
Additional Coverages:	Building Additions & Alterations	HO 00 04: 10% of Cov. C
	Collapse	
	Credit Card and Forgery	\$500
	Debris Removal	\$1,000
	Fire Department Service Charge	\$500
	Glass or Safety Glazing Material	
	Grave Markers	\$5,000
	Loss Assessment	\$1,000
	Mold Limitation	\$2,500
	Ordinance or Law	10% of Coverage A
	Property Removed	
	Reasonable Repairs	
	Trees, Shrubs, and Other Plants	\$500

Coverage A (HO 00 06) and Coverage C limits are subject to Inflation Coverage. For available options, see the Discounts, Surcharges and Options Section.

SECTION II COVERAGES		MINIMUMS OR AMOUNTS
Coverage E: Personal Liability	Includes Comprehensive Personal Liability	\$100,000 Minimum
Coverage F: Medical Payments to Others		\$1,000 Minimum
Additional Coverages:	Damage to Property of Others	\$1,000
	Claim Expense	
	First Aid Expenses	
	Loss Assessment	\$1,000

For available options, see the Discounts, Surcharges and Options section.

2. Perils Insured Against

A. Section I

Damage to insured's property is covered under Section I of the policy. As indicated in Item 1 of this subsection, there are three coverages under Section I.

COVERAGE A – Dwelling

COVERAGE C – Personal Property

COVERAGE D – Loss of Use

STILLWATER INSURANCE COMPANY

MULTI-PERIL HOMEOWNERS PROGRAM

Perils Insured Against:

Perils	HO 00 04	HO 00 06
Fire or Lightning	Yes	Yes
Windstorm or Hail, Riot or civil commotion, Aircraft, Vehicles or Smoke	Yes	Yes
Vandalism or malicious mischief	Yes	Yes
Theft	Yes	Yes
Volcanic Eruption	Yes	Yes
Falling objects, Weight of ice, snow or sleet, Accidental discharge of water or steam, Sudden and accidental tearing apart of a heating system or appliance, Freezing, Sudden accidental damage from electrical current	Yes	Yes
Additional risks with certain exceptions (Special Coverage)	No	No

HO 00 06 – theft coverage on Seasonal or units rented or held for rental more than 180 days is limited to burglary coverage. Section II coverage applies on premises only.

HO 00 06 – Coverage A and Loss Assessments are provided for accidental direct physical loss subject to certain exclusions.

B. Section II

Section II Liability includes coverage for bodily injury or property damage and defense costs associated with a suit brought against an insured.

3. Loss Settlement – Section I

Losses for Coverage C are settled on an actual cash value basis. For an additional premium, the insured may elect to have losses settled on a replacement cost basis.

4. Rating

A. Determine the BASIC PREMIUM.

- 1) Develop the value of the property by calculating the Replacement Cost Value of the personal property if Replacement Cost on Personal Property Coverage will be purchased or the Replacement Cost less Depreciation value if not. This value will be the COVERAGE C AMOUNT.
- 2) Select the correct TERRITORY according to the location of the dwelling.
- 3) Select the appropriate PROTECTION CLASS/CONSTRUCTION according to the location of the dwelling.
- 4) HO 00 04
Multiply the base rate for the correct territory from Page RP-1 by the appropriate PROTECTION CLASS/CONSTRUCTION factor from Page RP-2 and then by the amount of insurance factor from Page RP-4.
- 5) HO 00 06
 - a) Multiply the base rate for the correct territory from Page RP-1 by the appropriate PROTECTION CLASS/CONSTRUCTION factor from Page RP-2 and then by the amount of insurance factor from Page RP-4.
 - b) Apply all applicable basic premium adjustments from the Basic Premium Adjustment Section to derive the BASIC PREMIUM. For example, Unit-Owners Rental to Others and Seasonal Property Surcharge.

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MULTI-PERIL HOMEOWNERS PROGRAM

- B. Apply any remaining PERCENTAGE discounts or charges for optional coverages sequentially in the order presented in Percentage Discounts, Charges and Options section.
- C. Apply any FLAT DOLLAR discounts or charges including premiums for optional coverages.
- D. Determine the Insurance Bureau Score Adjustment
 - 1) Select the premium adjustment factor for the named insured from the Insurance Bureau Score table.
 - 2) Multiply any premiums developed from Sections A, B, C or Inland Marine by the factor selected in Step 1.

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Rates and Rating Factors

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Basic Premium Adjustments

STILLWATER INSURANCE COMPANY

MULTI-PERIL HOMEOWNERS PROGRAM

BASIC PREMIUM ADJUSTMENTS

The following adjustments apply to the precalculated premiums to develop the BASIC PREMIUM. If applicable, these basic premium adjustments shall be applied to the precalculated premiums prior to adjustment for discounts, charges, or options.

1. Unit-Owners Rental to Others (HO 00 06)

The policy excludes Coverage C – Personal Property, Theft Coverage and Section II Liability for condominium units with rental exposure. For an additional premium, the policy may be endorsed to provide such coverage:

Factor
1.39

Attach Endorsement HO 17 33, Unit-Owners Rental to Others.

2. Multiple Family Surcharge (HO 00 03 and HO 00 05)

In a 1, 2, 3, or 4 family dwelling, an individual family unit may not be occupied by more than two families. Apply the appropriate charge shown below based on the number of families residing in all of the units.

Number Of Family	Factor
1	1.00
2	1.10
3 – 4	1.20

3. Town House Surcharge (HO 00 03 and HO 00 05)

Determine the total number of individual family units within a fire Division. An eligible two family owner-occupied dwelling attached to a one family dwelling but not separated by a fire wall would be considered 3 individual family units within a fire division. Apply the appropriate charge shown below.

Total # Of Individual Family Units Within The Fire Division	Protection Class	
	1 - 8B	9 - 10
1 - 2	1.00	1.00
3 - 4	1.10	1.15
5 - 8	1.25	1.30

4. Row House Surcharge (HO 00 03 and HO 00 05)

Determine the total number of individual family units within a fire Division. An eligible two family owner-occupied dwelling attached to a one family dwelling but not separated by a fire wall would be considered 3 individual family units within a fire division. Apply the appropriate charge shown below.

Total # Of Individual Family Units Within The Fire Division	Protection Class	
	1 - 8B	9 - 10
1 - 2	1.20	1.20
3 - 4	1.32	1.38
5 - 8	1.50	1.56

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5. Seasonal Property Surcharge (All Forms)

A surcharge is applicable to a seasonal residence premises that is unoccupied by the owner continuously for more than three months per year.

Requirements:

A. the residence must be located within a limited access community or building (requires security guard or passkey gates); and

B. the residence must be owner-occupied continuously for a minimum of three months per year.

The premium adjustment contemplates the insurer of the primary residence. To calculate the premium surcharge, multiply the otherwise applicable premium by the appropriate factor below.

Insurer of Primary Residence	Factor
SIC	1.10
All Other Insurers	1.20

Note: Secondary residences with rental exposure must be written on the dwelling program.

Stillwater Insurance Company

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Discounts, Charges and Options

STILLWATER INSURANCE COMPANY

MULTI-PERIL HOMEOWNERS PROGRAM

PERCENTAGE DISCOUNTS, CHARGES AND OPTIONS

All discounts, charges and options are to be applied as developed after applicable adjustments from the BASIC PREMIUM ADJUSTMENT Section. Percentage discounts, charges and options are to be applied prior to any adjustment for flat dollar discounts, charges and options. The policy minimum premium applies to the policy premium after adjustments for discounts, charges and options.

1. Special Personal Property Coverage (HO 00 03 and HO 00 05)
For an additional premium, the policy may be endorsed to provide the following additional coverages.
 - a. **Coverage C Perils Insured Against (HO 00 03 only)**
The Perils Insured Against under Coverage C are broadened from named perils to risk of sudden and accident direct physical loss unless excluded in the policy.
 - b. **Coverage C – Special Limits of Liability**
The limits of liability for categories a. through p. under Coverage C – Special Limits of Liability are increased. “Furs” have been removed from category e. and moved to category r. In addition, the perils insured against under categories e., f., g. and r. are broadened from “theft” to “theft, misplacing or losing”.

CATEGORY	POLICY LIMIT	INCREASED LIMIT
a. money, bank notes, etc.	\$200	\$1,000
b. securities, accounts, etc.	\$1,500	\$5,000
c. watercraft, trailers, etc.	\$1,500	\$2,000
d. trailers or semi-trailers not used with watercraft of all types	\$1,500	\$3,000
e. jewelry, watches, precious and semiprecious stones	\$1,500	\$5,000
f. firearms and related equipment	\$2,500	\$5,000
g. silverware, goldware, platinumware, pewterware, etc.	\$2,500	\$10,000
h. property, on the “residence premises”, used at any time in any manner for any “business” purpose	\$2,500	\$25,000
i. property, away from the “residence premises”, used primarily for “business” purposes.	\$1,500	\$2,500
j. portable electronic equipment	\$1,500	\$2,500
l. memorabilia, souvenirs, collector items, etc.	\$2,500	\$5,000
m. imported rugs, carpets, tapestries, wall hangings, etc. (theft only)	\$5,000	\$7,500
n. electronic data processing equipment (residence premises)	\$5,000	\$7,500
o. electronic data processing equipment (off premises)	\$1,000	\$2,000
p. camera or video recording and playing equipment	\$1,000	\$2,500
q. paintings, etchings	\$1,000	\$2,000
r. furs	Included in category e.	\$5,000
s. antiques	\$2,000	\$4,000

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1. Special Personal Property Coverage (HO 00 03) (Cont.)

c. **Property Removed**

The period of time in which property is covered while being removed from a premises endangered by a Peril Insured Against is increased from 30 days to 90 days while removed.

d. **Earth Movement (HO 00 03 Only)**

Earth Movement under Coverage C-Personal Property is provided.

e. **Water Damage (HO 00 03 Only)**

Water damage coverage to property described in Coverage C away from a premises or location owned, rented, occupied or controlled by an insured is provided.

Policy Type	Factor
HO 00 03	1.13
HO 00 05	1.03

Attach Endorsement A6155, Special Personal Property Coverage (HO 00 03); or
Endorsement A6156, Special Personal Property Coverage (HO 00 05).

2. Special Personal Property Coverage (HO 00 04 and HO 00 06)

For an additional premium, the policy may be endorsed to provide the following additional coverages. This coverage may only be provided when:

- A. For Form HO 00 04, the apartment, dwelling or cooperative unit rented to the insured is not rented or sublet to another; or
- B. For Form HO 00 06, the condominium or cooperative unit is owner occupied and not rented to others.

(1) Coverage C Perils Insured Against

The Perils Insured Against under Coverage C are broadened from named perils to risk of sudden and accident direct physical loss unless excluded in the policy.

(2) Coverage C – Special Limits of Liability

The perils insured against under categories e., f. and g. are broadened from “theft” to “theft, misplacing or losing”.

(3) Water Damage

Water damage coverage to property described in Coverage C away from a premises or location owned, rented, occupied or controlled by an insured is provided.

Factor
1.40

Attach Endorsement HO 05 24, Special Personal Property Coverage (HO 00 04); or
Attach Endorsement HO 17 31, Unit-Owners Coverage C Special Coverage (HO 00 06).

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3. Deductibles

A. HO 00 03 and HO 00 05

The base premium includes a \$500 deductible. For other deductibles, apply the adjustment shown in the table below.

Policy Deductible	Premium Adjustment
\$ 500	1.00
1,000	0.83
2,000	0.76
3,000	0.73
4,000	0.70
5,000	0.67

B. Windstorm or Hail Percentage Deductibles - HO 00 03 and HO 00 05

The following deductible options shall be used in conjunction with the deductible applicable to All Other Section I Perils. In no event shall the Windstorm or Hail deductible be less than the Section I deductible applicable for other losses.

Policy Deductible	Premium Adjustment
1%	0.95
2%	0.93
5%	0.89

Attach Endorsement HO 03 12, Windstorm or Hail Percentage Deductible.

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C. HO 00 04 and HO 00 06

The base premiums include a \$500 deductible. For optional deductibles, apply the adjustment shown in the table below.

Policy Deductible	Premium Adjustment
\$ 250	1.15
500	1.00
1,000	0.81
2,000	0.76
3,000	0.73
4,000	0.70
5,000	0.67

4. Personal Property Replacement Cost Loss Settlement (All Forms)

A. HO 00 03 and HO 00 05

Losses for personal property are settled on either a Replacement Cost basis or an Actual Cash Value basis. The premiums contemplate Actual Cash Value loss settlement. For an additional premium, personal property losses may be settled according to the Replacement Cost Loss Settlement Provision. The additional premium for this coverage shall be determined by applying the following factor.

Adjustment Factor
1.06

B. HO 00 04 and HO 00 06

The premiums contemplate Actual Cash Value loss settlement. For an additional premium, personal property losses may be settled according to the Replacement Cost Loss Settlement Provision. The additional premium for this coverage shall be determined by applying the following percentage charge.

Adjustment Factor	Minimum
1.29	\$29

Attach Endorsement HO 04 90, Personal Property Replacement Cost Loss Settlement.

5. Specified Additional Amount of Insurance for Coverage A-Dwelling (HO 00 03 and HO 00 05)

The policy allows for an additional amount of insurance equal to 50% of the Coverage A limit of liability if the dwelling is insured to 100% of the replacement cost value at the time of loss. This amount may be decreased to 25% of the Coverage A limit of liability.

Limit	Factor
25%	0.98
50%	1.00

Requirements:

A. Dwelling must be insured to 100% of replacement cost.

B. We must be notified within 90 days of the start of any addition, alteration or improvement which increases the replacement cost of the dwelling by more than \$5,000 and any increase in premium must be paid by the insured.

Attach HO 04 20, Specified Additional Amount of Insurance For Coverage A-Dwelling.

6. Coverage D – Loss of Use (HO 00 03 and HO 00 05)

The policy automatically provides 40% of the Coverage A limit for Coverage D – Loss of Use. The limit may be reduced to 20% and is subject to the following discount:

Factor
0.97

MULTI-PERIL HOMEOWNERS PROGRAM

7. Utilities Rating Plan (HO 00 03 and HO 00 05)

The following adjustments apply depending on the calendar year that the dwelling was completed and first occupied or the calendar year that utilities were completely upgraded. If the year first occupied is different than the year completed, the later year is used in determination of the applicable premium adjustment. If the utilities were updated in different years, then the premium adjustment is based on the earliest year in which any one of the utilities was updated. For updated utilities to qualify for the discount, ALL of the following MUST be upgraded by qualified contractors with all work confirming to local code requirements:

- A. Plumbing – improvements should include the installation of new water lines within the structure and plumbing fixtures.
- B. Electrical service – improvements should include the replacement of fuse or breaker boxes, switches, fixtures, and wiring.
- C. Heating and cooling system – improvements should include furnace and air-conditioning replacement, or replacement of burners on furnaces and compressors on central air-conditioning systems.

Without a complete update of utilities (as outlined above), a partial update of utilities may be considered in the determination of the applicable premium adjustment. To be considered partially updated, the electrical service (replacement of fuse or breaker boxes) and heating and cooling systems (complete update as described above) must have been updated. If the policyholder certifies that these systems have been updated within the last 10 years, then, at the time of certification, the home will be considered to have updated utilities as of 10 years preceding the current calendar year.

For Homes Completed and Occupied or Utilities Updated	Premium Adjustment
During current calendar year	0.75
One year preceding current calendar year	0.75
Two years preceding current calendar year	0.75
Three years preceding current calendar year	0.79
Four years preceding current calendar year	0.83
Five years preceding current calendar year	0.87
Six years preceding current calendar year	0.91
Seven years preceding current calendar year	0.95
Eight years preceding current calendar year	0.98
Nine years through thirty-nine years preceding current calendar year	1.00
Forty years or more preceding current calendar year	1.06

NOTE: A dwelling under construction shall be considered to be completed and occupied during the current calendar year. The Coverage A amount for a dwelling under construction should equal 100% of the completed dwelling replacement cost.

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8. Home Alert Protection (All Forms)

The following premium discounts apply for fire and burglary prevention efforts by the policyholder:

Description	Adjustment
Complete Burglar Alarm	0.98
Smoke/Fire Alarm reporting to a Central Station or Fire Department	0.98
Smoke/Fire Alarm w/ Dead Bolt Locks & Fire Extinguisher	0.97
Burglar Alarm with Smoke/Fire Local Alarm, with Dead Bolt Locks and Fire Extinguisher	0.97
Smoke/Fire Alarm and/or Burglar Alarm reporting to a Central Station, Police or Fire Department w/ Dead Bolt Locks & Fire Extinguisher	0.90

Telephone dialer discounts do not apply in areas where dialers are prohibited by ordinance or law.

Only one discount from the above schedule may be applied per policy. No combination of discounts, other than shown, is permitted.

Attach Endorsement HO 04 16, Premises Alarm or Fire Protection System.

9. Claim Record Rating Plan (All Forms)

The premium shall be adjusted according to the schedule shown below:

Consecutive Years Insured with SIC	Basic Premium Adjustment				
	Number of Qualified Paid Claims in the Last 3 Years				
	0	1	2	3	4+
1 – 2	0.95	1.10	1.30	1.55	1.85
3 – 5	0.95	1.05	1.30	1.55	1.85
6 – 8	0.90	1.00	1.25	1.55	1.85
9+	0.85	0.85	1.10	1.45	1.85

B. Consecutive Years Insured with SIC

The years with SIC are determined by the number of consecutive years (ending with the current renewal date) the policyholder or spouse has had a SIC Homeowners, Manufactured Home or Farm/Ranch policy covering their primary dwelling or contents. Although the number of consecutive years is based on the policy on the primary dwelling or contents, it will also be used for any secondary residence insured by SIC.

If a policy is reinstated, the number of consecutive years with SIC applying at the time of cancellation or expiration will be used, provided the reinstatement occurs within three years. (The period of time away from SIC does not apply.)

C. Number of Qualified Paid Claims in the Last 3 Years

The number of claims is determined by the number of qualified paid claims in the last 3 years (ending 3 months prior to the current renewal effective date). A qualified claim is any claim which results in a paid loss during this 3-year period. The following losses are not considered qualified claims:

1. catastrophic claims;
2. weather-related claims;
3. losses with payments made under Medical Payments coverage only;
4. losses which occurred prior to being insured with the Company;
5. losses for which subrogation payments have been received; and

The number of qualified Section I (Property Coverages) claims may be reduced or eliminated with the selection of a higher deductible. All claims that would not have applied if this higher deductible had been in force at the time of the claim are removed from the total qualified claim count.

The number of qualified Section II (Liability) claims may be reduced or eliminated with the elimination of the exposure which caused the claim.

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10. Automatic Sprinkler Discount (All Forms)

The following adjustments apply for automatic sprinkler systems in the dwelling:

Description	Adjustment
Automatic Sprinkler in all areas including bathrooms, attics, closets and attached structures	0.90
Automatic Sprinklers totally or partially omitted in bathrooms, attics, closets and attached structures	0.95

The discount applies in addition to any other discount shown in the manual.

Attach Endorsement HO 04 16, Premises Alarm or Fire Protection System.

11. Ordinance or Law Increased Amount of Coverage (HO 00 03 and HO 00 05)

A Homeowners policy provides coverage for contingent liability due to the operation of building laws equal to 10% of the Coverage A limit. Loss under Coverage A will be settled on the basis of any ordinance or law regulating the construction, repair or demolition of the building. The amount of coverage provided may be increased by application of the following adjustment.

Percentage of Coverage A Limit	Charge	Minimum
25%	1.03	\$ 5
50%	1.08	\$15

Attach Endorsement HO 04 77, Ordinance or Law Increased Amount of Coverage.

12. Home-Auto Discount (All Forms)

The premium shall be adjusted by the following factor if the named insured is also the named insured on a private passenger automobile policy written as voluntary business by the Company or its subsidiaries.

Adjustment
0.85

NOTE:

This discount only applies if the auto policy insures private passenger automobiles. The following vehicles do not qualify as private passenger automobiles:

- Motor homes, Truck or Van Campers (Recreational Use)
- Motorcycles, Motor scooters, and Motorized bicycles
- Antique and Classic Automobiles and Replicas
- Fleets insured under the provisions of the Experience Rating Plan
- All Terrain Vehicles

13. Employee Group Discount (All Forms)

When a named insured is employed by the Company or its subsidiaries, the following discount shall apply:

Discount
10%

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14. Newly Acquired Home Discount (HO 00 03 and HO 00 05)

The following adjustment factor shall apply for a dwelling newly purchased by the named insured. To qualify for the discount, the effective date of the SIC policy must be within 30 days from the closing date of the insured's purchase of the dwelling. The insured must have qualified for the "First Year" discount at policy inception in order to qualify for subsequent discounts.

Year of Policy	Adjustment
First Year	0.90
Second Year	0.92
Third Year	0.94
Fourth Year	0.96
Fifth Year	0.98
Sixth and Subsequent Years	1.00

15. Superior Construction Discount (HO 00 03 and HO 00 05)

For dwellings with superior construction defined as "Non-Combustible, Masonry Non-Combustible and Fire Resistive in the General Rules section of this manual, the following adjustment applies to the otherwise applicable masonry premium.

Adjustment
0.85

16. Solid Fuel Appliances Charge (All Forms)

When one or more solid fuel burning appliances are present, the following adjustment is applicable. These appliances include, but are not limited to, fireplace inserts, furnaces, boilers, wood burning stoves, and coal burning stoves. Conventional masonry fireplaces, factory built fireplaces, and coal furnaces are not included in this class.

Adjustment
1.05

17. Corporate-Owned Property Surcharge (HO 00 06)

The following charge is applicable if the dwelling is owned/titled in the name of a corporation, association, business, church, or non-profit organization.

Factor
1.25

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18. Age of Insured Discount (All Forms)

The age of each insured shall be calculated as the policyholder's age as of the last day of the calendar year. The age of the named insured in the household will then be used to determine the age of insured factor. If an insured is added or deleted mid-term, or date of birth is corrected, the age of insured factor shall be recalculated using the effective date entered.

Age Range	Factor
Age 39 and younger	1.00
Ages 40 through 49	0.98
Ages 50 through 54	0.97
Ages 55 through 59	0.95
Ages 60 and older	0.94

19. Personal Status Discount (HO 00 03 and HO 00 05)

The following discount is available if the insured is married.

Factor
0.95

For the purposes of this discount, "married" includes a married person living with his/her spouse, a person living with his/her registered domestic partner, or a person who is widowed. "Single" includes all Named Insureds not otherwise classified as "married". The policy must reflect the First Named Insured as "married" to be eligible for the discount.

20. Insurance Bureau Score Adjustment (All Forms)

The policy premium is subject to modification based on the Insurance Bureau Score developed for the first named insured listed on the policy. The Insurance Bureau Score may be re-evaluated prior to the generation of subsequent renewal offers. All premiums, including Inland Marine, will be adjusted using the factors shown below.

Insurance Bureau Score	HO 00 03 & HO 00 05	HO 00 04	HO 00 06
802 & up	0.590	0.590	0.590
763 – 801	0.690	0.690	0.690
735 – 762	0.750	0.750	0.750
711 – 734	0.865	0.865	0.865
688 – 710	0.865	0.865	0.865
664 – 687	0.950	0.950	0.950
No Score	1.000	1.000	1.000
639 – 663	1.060	1.060	1.060
608 – 638	1.150	1.150	1.150
568 – 607	1.350	1.350	1.350
567 & below	1.830	1.830	1.830

Note: At the request of the insured or the insured's agent, the policy shall be revaluated based upon an updated credit score. However, the credit score may not be reevaluated more than once every 12 months. The request to reevaluate must be received more than 50 days prior to the policy effective date. Requests that are received subsequent to this requirement will be applied to the next term of the policy.

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FLAT DOLLAR DISCOUNTS, CHARGES AND OPTIONS

21. Inflation Guard (All Forms)

For the additional premium shown below, the basic coverage amounts will automatically be increased pro rata during the policy period for inflation. For HO 00 03 and HO 00 05 policies, the Coverage A must be at least 100% of replacement cost to be eligible for this endorsement.

Premium
\$10

Attach Endorsement HO 04 46, Inflation Guard.

22. Coverage C – Personal Property

a. Coverage C – Increased Limits (HO 00 03 and HO 00 05)

HO 00 03 and HO 00 05 - The base rates contemplate a Coverage C limit of 50%. The minimum and maximum amount of Coverage C is 50% and 75%, respectively. The Coverage C amount for personal property may be increased or decreased at the following rate:

Rate per \$1,000 of increase or decrease
\$0.45

b. Personal Property at Other Residences – Increased Limit (All Forms)

Coverage for personal property usually located at other residences is limited in the policy form to 10% of Coverage C or \$1,000, whichever is greater. This limit may be increased at the following rate:

For Each Increase of \$1,000 Add:
\$7

Attach Endorsement HO 04 50, Personal Property at Other Residences – Increased Limit.

c. Money (All Forms)

The special limit of liability of \$200 on money, bank notes, bullion, gold other than gold ware or gold-plated ware, silver other than silverware or silver-plated ware, platinum and coins may be increased to \$1,000.

Premium per \$100
\$6

Attach Endorsement HO 04 65, Coverage C Increased Special Limits of Liability.

Attach Endorsement HO 04 66, Coverage C Increased Special Limits of Liability (Form HO 00 04 w/HO 05 24, HO 00 06 w/HO 17 31 and HO 00 05).

d. Securities (All Forms)

The special limit of liability of \$1,500 on securities, accounts, deeds, evidences of debt, letters of credit, notes other than bank notes, manuscripts, passports, tickets and stamps may be increased to \$3,000.

Premium per \$100
\$4

Attach Endorsement HO 04 65, Coverage C Increased Special Limits of Liability.

Attach Endorsement HO 04 66, Coverage C Increased Special Limits of Liability (Form HO 00 04 w/HO 05 24, HO 00 06 w/HO 17 31 and HO 00 05).

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e. Jewelry, Watches and Furs (All Forms)

The special limit of liability of \$1,500 for loss by theft of jewelry, watches, furs, precious and semiprecious stones may be increased to \$6,500, not exceeding \$1,000 for any one article.

Premium per \$1,000
\$17

Attach Endorsement HO 04 65, Coverage C Increased Special Limits of Liability.
Attach Endorsement HO 04 66, Coverage C Increased Special Limits of Liability
(Form HO 00 04 w/HO 05 24, HO 00 06 w/HO 17 31 and HO 00 05).

f. Firearms and Related Equipment

1. The policy provides named peril coverage with a \$2,500 limit on loss by theft of firearms and related equipment. For the additional premium shown below, the perils insured against are broadened to direct physical loss and the limit is increased as follows:

Loss Caused by the following perils	Limit on any one article	Aggregate limit for all articles
1. Theft	\$2,500	\$5,000
2. Coverage C Perils Other than Theft	Cov. C Limit + \$5,000	Cov. C Limit + \$5,000
3. All Other Covered Perils	\$2,500	\$5,000

Premium
\$7

Attach Endorsement A6130, Coverage C - Increased Special Limits of Liability - Firearms and Related Equipment (HO 00 03, HO 00 04 and HO 00 06).

2. The policy provides a limit of \$2,500 for loss by theft, misplacing or losing of firearms and related equipment. For the additional premium shown below, the limits are increased as follows:

Loss Caused by the following perils	Limit on any one article	Aggregate limit for all articles
1. Theft, misplacing or losing	\$2,500	\$5,000
2. Perils listed in Section E. Additional Coverages, 10. Landlords Furnishings	Cov. C Limit + \$5,000	Cov. C Limit + \$5,000
3. All Other Covered Perils	\$2,500	\$5,000

Premium
\$7

Attach Endorsement A6180, Coverage C – Increased Special Limits of Liability – Firearms and Related Equipment (HO 00 05).

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g. Silverware and Goldware (All Forms)

The policy provides named peril coverage with a \$2,500 limit of loss by theft of Silverware and Goldware. This limit may be increased in increments of \$2,500 for the following additional premiums.

Limit for Loss by Theft		
\$5,000	\$7,500	\$10,000
\$8	\$16	\$24

Attach Endorsement HO 04 65, Coverage C Increased Special Limits of Liability.

Attach Endorsement HO 04 66, Coverage C Increased Special Limits of Liability (Form HO 00 04 w/HO 05 24, HO 00 06 w/HO 17 31 and HO 00 05).

h. Portable Electronic Equipment (All Forms)

The special limit of liability of \$1,500 on portable electronic equipment may be increased in increments of \$500 to a maximum of \$6,000.

Premium per \$500
\$10

Attach Endorsement HO 04 65, Coverage C Increased Special Limits of Liability.

Attach Endorsement HO 04 66, Coverage C Increased Special Limits of Liability (Form HO 00 04 w/HO 05 24, HO 00 06 w/HO 17 31 and HO 00 05).

i. Home Computers (All Forms)

The policy provides \$5,000 coverage on electronic data processing equipment including the recording and storage media used with that equipment. This coverage applies to equipment primarily used on premises regardless of whether it is used in a business. This limit can be increased to \$10,000.

Premium
\$14

Attach Endorsement A6134, Coverage C-Increased Special Limits of Liability-Electronic Data Processing Equipment.

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23. Credit Card, Electronic Fund Transfer Card or Access Device, Forgery and Counterfeit Money Coverage – Increased Limit (All Forms)

The policy may be endorsed to increase the \$500 limit included in the policy. The additional premium shall be developed as follows:

Limit of Liability	Premium
\$ 1,000	\$1
2,500	3
5,000	4
7,500	5
10,000	6

Attach Endorsement HO 04 53, Credit Card, Electronic Fund Transfer Card or Access Device, Forgery and Counterfeit Money Coverage - Increased Limit.

24. Limited Water Back-up and Sump Discharge or Overflow Coverage (All Forms)

The policy form excludes coverage for loss resulting from water or waterborne material which backs up through sewers or drains or which overflows or is discharged from a sump, sump pump or related equipment.

When this endorsement is attached to the policy, coverage is provided with respect to direct physical loss, not caused by the negligence of an “insured” to property covered under Section I, caused by water or waterborne material which backs up through sewers or drains or overflows or is discharged from a sump, sump pump or related equipment.

HO 00 03 and HO 00 05

Limit	Section I Deductible					
	\$500	\$1,000	\$2,000	\$3,000	\$4,000	\$5,000
5,000	\$35	\$29	\$27	\$26	\$25	\$24
10,000	\$53	\$44	\$40	\$39	\$37	\$36
15,000	\$62	\$51	\$47	\$45	\$43	\$41
20,000	\$67	\$56	\$51	\$49	\$47	\$45
25,000	\$71	\$59	\$54	\$52	\$50	\$47
30,000	\$83	\$69	\$63	\$61	\$58	\$56
40,000	\$100	\$83	\$76	\$73	\$70	\$67
50,000	\$117	\$97	\$89	\$85	\$82	\$78

HO 00 04 and HO 00 06

Limit	Section I Deductible						
	\$250	\$500	\$1,000	\$2,000	\$3,000	\$4,000	\$5,000
5,000	\$41	\$35	\$29	\$27	\$26	\$25	\$24
10,000	\$61	\$53	\$43	\$40	\$39	\$37	\$36
15,000	\$71	\$62	\$50	\$47	\$45	\$43	\$41
20,000	\$78	\$67	\$55	\$51	\$49	\$47	\$45
25,000	\$82	\$71	\$57	\$54	\$52	\$50	\$47
30,000	\$96	\$83	\$67	\$63	\$61	\$58	\$56
40,000	\$115	\$100	\$81	\$76	\$73	\$70	\$67
50,000	\$135	\$117	\$95	\$89	\$85	\$82	\$78

Attach Endorsement FN1472, Limited Water Back-up and Sump Discharge or Overflow Coverage.

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25. Other Structures – Coverage B

A. Other Structures on the Residence Premises-Increased Limits (HO 00 03 and HO 00 05)

The basic policy provides a limit of liability for other structures equal to 10% of Coverage A. Increased limits can be provided for other structures on the premises. The coverage will be the same as the basic policy and will be rated on the total value of the other structures in excess of 10% of Coverage A.

Rate per \$1,000
\$1.84

Attach Endorsement HO 04 48, Other Structures on the Residence Premises-Increased Limits.

B. Structures Rented to Others for Dwelling Purposes (All Forms)

Use the sum of (a) \$2.77 per \$1,000 of insurance, and (b) the charge for the increased liability exposure. Please refer to the Liability rule in this section of the manual.

Attach Endorsement HO 04 40, Structures Rented to Others-Residence Premises.

If Earthquake Coverage is afforded on the policy, please refer to the Earthquake rates in this manual that will utilize the combined limits afforded for Items A and B above.

26. Extended Theft Coverage for Residence Premises Occasionally Rented to Others (HO 00 03 and HO 00 05)

The policy may be endorsed to insure against loss by theft to covered property when all or part of the residence premises usually occupied by the insured is occasionally rented, in whole or in part, to others, or is regularly or occasionally rented to roomers or boarders.

Premium
\$31

Attach Endorsement HO 05 41, Extended Theft Coverage for Residence Premises Occasionally Rented to Others.

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27. Supplemental Loss Assessment Coverage (HO 00 03, HO 00 05 and HO 00 06)
The policy automatically provides, under Section I Additional Coverage and Section II Additional Coverage, a limit of \$1,000 each for assessments relating to the residence premises, excluding assessments resulting from the peril of earthquake. The policy may be endorsed to provide a single additional amount of coverage, not to exceed \$50,000, to be applied to one or more assessments arising out of a single loss covered under:
- Either Section I Additional Coverage or Section II Additional Coverage; or
 - Both Section I and Section II Additional Coverages.

Note: This endorsement does not cover loss to property under Section I caused by Earthquake. If earthquake coverage is provided, a separate charge for Earthquake Loss Assessments must be made under the Earthquake rule.

Additional Amount	Premium
\$ 1,000	\$ 1
5,000	4
10,000	7
15,000	9
20,000	11
25,000	13
30,000	15
35,000	17
40,000	19
45,000	21
50,000	23

Attach Endorsement HO 04 35, Supplemental Loss Assessment Coverage.

28. Unit-Owners - Coverage A (HO 00 06)
- A. Increased Limits – The policy automatically provides a basic Coverage A limit of \$1,000 on a named peril basis. To increase the basic limit, the following two-step process applies:
- (1) Multiply the amount of increase by the following rate:

For Each Increase of \$1,000 Add:
\$5.00

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- (2) Multiply the result from (1) above by the appropriate Age of Construction factor below. The Age of Construction is determined by subtracting the year in which construction of the residence was completed from the year in which the policy is effective.

Age of Construction	Factor
0	0.345
1	0.414
2	0.483
3	0.552
4	0.621
5	0.690
6	0.760
7	0.829
8	0.852
9	0.875
10	0.899
11	0.922
12	0.945
13	0.971
14	0.997
15	1.023
16	1.049
17	1.075
18	1.082
19	1.088
20	1.095
21	1.102
22	1.108
23	1.115
24	1.122
25	1.128

Age of Construction	Factor
26	1.122
27	1.116
28	1.110
29	1.104
30	1.098
31	1.092
32	1.086
33	1.080
34	1.074
35	1.068
36	1.074
37	1.079
38	1.085
39	1.091
40	1.097
41	1.103
42	1.109
43	1.114
44	1.120
45	1.126
46	1.061
47	0.996
48	0.931
49	0.866
50 or above	0.800
Unknown	1.097

- B. Special Coverage – When the policy is extended to insure against all risk of physical loss, the additional premium shall be developed as follows:

Basic Limit of Liability – \$2 per policy

Increased Limits of Liability – \$1 per \$1,000 of insurance is to be added to applicable premium for Each Additional \$1,000 of Coverage C shown in the premium tables for this form.

Attach Endorsement HO 17 32, Unit Owners Coverage A-Special Coverage.

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29. Coverage D - Loss of Use (HO 00 06)

The policy automatically provides 40% of the Coverage C limit for Coverage D – Loss of Use. The limit may be increased in increments of \$1,000. The total amount of coverage, which is the sum of the coverage provided by the base policy and any increase in limit, cannot exceed \$50,000.

Premium per \$1,000
\$4.00

30. Earthquake (All Forms)

Earthquake damage can be covered by the addition of an endorsement.

A. Earthquake Zones

Zone 1: Entire State.

B. Deductible

Deductible options of 2%, 5% and 10% are available. The dollar amount of the earthquake deductible is determined as follows:

Form	Deductible
HO 00 03 & HO 00 05	The selected percentage multiplied by the Coverage A limit of liability, or The selected percentage multiplied by the Coverage C limit of liability, whichever is greater, subject to a \$500 minimum.
HO 00 04	2%, 5% or 10% of the Coverage C limit of liability; \$500 minimum.
HO 00 06	The selected percentage multiplied by the Coverage A limit of liability, or The selected percentage multiplied by the Coverage C limit of liability, whichever is greater, subject to a \$500 minimum.

C. Exterior Masonry Veneer

The applicable charge for Earthquake Coverage (except HO 00 04 and HO 00 06 under Paragraph D.) depends on whether coverage is provided for exterior masonry veneer.

1) HO 00 03 and HO 00 05

- If coverage is not desired for exterior masonry veneer (or if the dwelling has no exterior masonry veneer), use the rates for “excluding exterior masonry veneer.”
- If coverage is desired for exterior masonry veneer or if the dwelling is of masonry construction, use the rates for “including exterior masonry veneer.”

2) HO 00 04 and HO 00 06

Base rates for these forms are not affected by exterior masonry veneer considerations.

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D. Basic Rates - These provide basic package amounts of coverage. Rates shown apply per \$1,000 of Coverage A for HO 00 03 and HO 00 05 and per \$1,000 of Coverage C for HO 00 04 and HO 00 06.

Form	Deductible	Excluding Exterior Masonry Veneer (includes dwellings with no ext. masonry veneer)	Including Exterior Masonry Veneer (includes masonry dwellings)
		Rate per \$1,000	Rate per \$1,000
HO 00 03 & HO 00 05	2%	\$0.40	\$0.65
	5%	\$0.30	\$0.50
	10%	\$0.23	\$0.45
HO 00 03 & HO 00 05 Loss Assessment	2%	\$0.40	\$0.55
	5%	\$0.30	\$0.40
	10%	\$0.23	\$0.30
HO 00 06 Coverage A	2%	\$0.40	\$0.40
	5%	\$0.30	\$0.30
	10%	\$0.23	\$0.23
HO 00 06 Loss Assessment	2%	\$0.40	\$0.40
	5%	\$0.30	\$0.30
	10%	\$0.23	\$0.23

Form	Deductible	Rate per \$1,000
HO 00 04	2%	\$0.30
	5%	\$0.20
	10%	\$0.16
HO 00 06	2%	\$0.30
	5%	\$0.20
	10%	\$0.16

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E. Increasing Other Coverages

If higher than basic limits are provided for the following types of coverage, additional charges are made according to all applicable rates shown below. These rates apply only to the increased amount of coverage.

Form/ Coverage	Deductible	Excluding Exterior Masonry Veneer (includes dwellings with no ext. masonry veneer)	Including Exterior Masonry Veneer (includes masonry dwellings)
		Add'l Rate per \$1,000	Add'l Rate per \$1,000
HO 00 03 & HO 00 05 Coverage B	2% 5% 10%	\$0.40 \$0.30 \$0.23	\$0.55 \$0.40 \$0.30
HO 00 03 & HO 00 05 Coverage C	2% 5% 10%	\$0.30 \$0.20 \$0.16	\$0.30 \$0.20 \$0.16
HO 00 03 & HO 00 05 Loss Assessments	2% 5% 10%	\$0.40 \$0.30 \$0.23	\$0.55 \$0.40 \$0.30
HO 00 06 Loss Assessments	2% 5% 10%	\$0.40 \$0.30 \$0.23	\$0.40 \$0.30 \$0.23
HO 00 06 Coverage A	2% 5% 10%	\$0.40 \$0.30 \$0.23	\$0.40 \$0.30 \$0.23

Attach Endorsement HO 04 54, Earthquake.

Attach Endorsement HO 04 36, Loss Assessment for Earthquake, if applicable.

31. Additional Insured (All Forms)

A. Sections I and II (Co-Owner or Additional Insured)

The interest of a co-owner or another additional insured with an interest only in the residence premises may be covered for no additional premium.

1) Occupant – Co-owner

A Homeowners policy can be issued to the co-owner of a one or two family dwelling if each of the co-owners occupying the building lives in independently separate premises. A separate Homeowners policy can be issued to the other co-owner.

2) Non-Occupant – Co-owner

The interests of a non-occupant, other than a contractor, may be covered in the event of joint ownership in the dwelling.

3) Other Additional Insureds

The interest of an additional insured with an interest only in the residence premises may be covered.

B. Section I Only (Contractor)

The interest of a contractor in the building may be covered for no additional premium.

C. Section I and II (Association)

The interest of a Homeowners/Condominium Association may be covered for no additional premium.

Attach Endorsement HO 04 41, Additional Insured-Residence Premises.

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32. Business Property – Increased Limits (All Forms)

The policy provides \$2,500 on premises coverage and \$1,500 off premises coverage for personal property intended for use in a business. Coverage for merchandise held as samples or for sale or for delivery is included. Coverage is not provided for electronic data processing equipment or the recording or storage media used with that equipment.

On premises coverage can be increased to \$5,000 for the following additional premium.

The off-premises limit of \$1,500 is automatically increased, at no additional charge, to an amount that is 60% of the total on-premises limit of liability.

Limit	Premium
\$5,000	\$17

Attach Endorsement HO 04 12, Business Property – Increased Limits.

33. Section II – Optional Limits (All Forms)

The basic premiums include \$100,000 Liability and \$1,000 Medical Payments. For higher limits, apply the following charges:

A.

Liability Limit	Premium
\$ 300,000	\$ 6
500,000	10
1,000,000	34

B.

Medical Payments Limit	Premium
\$ 2,000	\$ 3
3,000	5
4,000	7
5,000	9
10,000	18

34. Personal Injury Coverage (All Forms)

Liability Coverage for Personal Injury arising out of specified offenses such as false arrest, malicious prosecution, wrongful eviction, slander or libel may be added to the policy.

The following charges apply per policy:

Liability Limit*	Premium
\$ 100,000	\$10
300,000	13
500,000	16
1,000,000	32

*Selected amount must coincide with the policy Section II limit.

Attach Endorsement HO 24 82, Personal Injury Coverage.

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35. Animal Liability Coverage (All Forms)

The policy excludes liability coverage for bodily injury and property damage caused by any animal. Animal Liability Coverage may be purchased if the insured/applicant does not own any of the following:

1. Dogs with noted aggressive tendencies such as: Chow, Pitt Bull, Rottweiler, Doberman, Akita, Dalmatian, Alaska Malamute, American Staffordshire Terrier, Husky, Presa Canario, Staffordshire Bull Terrier, Wolf-dogs or Wolf Hybrids or a mixed breed which includes any of these. A dog, which is considered an ineligible breed, that qualifies as a service animal under the Americans with Disabilities Act (ADA) is subject to underwriting approval.
2. Any animal with a past history of bites or attacks;
3. Any horses, cows, sheep or other farm animals (excluding chickens), either owned or boarded.

Limit of Liability*	Premium
\$100,000	\$13
300,000	27

*Selected limit must coincide with the Section II limit on the policy up to \$300,000. If the Section II limit is higher than \$300,000, the limit for this coverage shall be \$300,000. Limits of Liability higher than those shown are not available for this coverage.

Attach Endorsement A6154, Animal Liability Coverage.

36. Policy Fee (All Forms)

A policy fee applies to all new and renewal policies. This fee is fully earned.

Policy Fee
\$30

37. Builders Risk Coverage (HO 00 03 and HO 00 05)

When an Insured, who is otherwise eligible for a Homeowners Policy has a home under original construction, such exposure may be covered by endorsement. This endorsement provides limited coverage for damage to specified covered property. To provide coverage, the policy is issued at the applicable rates shown in the rate pages with this endorsement attached at no additional charge. The premium for this endorsement is offset by the credit generated from the provisional Coverage A amount and limited personal property exposure existing during construction. Coverage automatically ceases at the end of a twelve-month period. The period begins from the original inception date of the policy and terminates when the residence premises is occupied or the end of the policy period, whichever occurs first.

Attach Endorsement A6152, Builders Risk Coverage.

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38. Reinstatement Fee (All Forms)

The following fee shall apply to all policies cancelled for non-payment of premium which are subsequently reinstated. This fee does not apply to mortgagee-billed policies. This fee is fully earned.

Reinstatement Fee
\$20

39. Structures Rented to Others – Residence Premises (All Forms)

The policy may be endorsed to provide coverage when a structure on the residence premises is rented to others for dwelling purposes. This coverage may be provided only when Section I coverage is also afforded.

(a) 1 Family		(b) 2 Family	
Liability Limits*	Premium Charge	Liability Limits*	Premium Charge
\$100,000	\$ 35	\$100,000	\$ 59
300,000	46	300,000	78
500,000	51	500,000	86
1,000,000	54	1,000,000	91

*Selected Limit must coincide with policy Section II Limit.

The above charges apply regardless of the Medical Payments Limit.

Attach Endorsement HO 04 40, Structures Rented to Others-Residence Premises.

40. Additional Residence Rented to Others 1, 2, 3, or 4 Families (All Forms)

The policy may be endorsed to provide coverage when an additional residence is rented to others.

Liability Limits*	Premium			
	1 Family	2 Family	3 Family	4 Family
\$ 100,000	\$ 35	\$ 59	\$ 125	\$ 161
300,000	46	78	165	213
500,000	51	86	181	233
1,000,000	54	91	194	250

*Selected Limit must coincide with policy Section II Limit.

The above charges apply regardless of the Medical Payments Limit.

Attach Endorsement HO 24 70, Additional Residence Rented to Others.

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41. Home Systems Protection (HO 00 03, HO 00 04, HO 00 05 and HO 00 06)

The policy may be endorsed to provide coverage for direct physical damage to the home systems and personal property that are essential to heating, cooling, comfort, convenience and operation of the home due to mechanical or electrical breakdown.

Examples of covered Home Equipment:

- Furnaces, boilers and heat pumps
- Radiant and geothermal heating systems
- Air Conditioning and ventilation
- Electrical distribution panels
- Water heaters
- Water treatment and filtration
- Emergency generators
- Fire and security alarm systems
- Pool pumps and filtration
- Auto charging stations

Examples of covered Personal Property:

- Kitchen and laundry appliances
- Home entertainment electronics
- Computers, laptops and tablets
- Health monitoring systems
- Home exercise equipment
- Home tools and workshop equipment
- Lawn and garden equipment

The limit of liability under this endorsement is dependent upon the age of the covered home equipment. The most that will be paid due to a home system breakdown to covered equipment or property is:

- A. \$100,000 if less than 15 years old; or
- B. \$1,500 if 15 years old or older.

For HO 00 03, HO 00 05 and HO 00 06, the premium for this coverage varies by Coverage A amount and deductible. For HO 00 04, the premium varies by deductible.

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HO 00 03, HO 00 05 and HO 00 06

Coverage A	\$100,000/\$1,500	\$100,000/\$1,500
	\$500 Deductible	\$1,000 Deductible
<\$50K	\$55	\$47
\$50 to <100K	\$78	\$67
\$100 to <150K	\$100	\$85
\$150 to <200K	\$114	\$97
\$200 to <250K	\$126	\$106
\$250 to <300K	\$135	\$114
\$300 to <350K	\$144	\$122
\$350 to <400K	\$152	\$129
\$400 to <450K	\$160	\$135
\$450 to <500K	\$167	\$141
\$500 to <550K	\$174	\$146
\$550 to <600K	\$180	\$152
\$600 to <650K	\$186	\$157
\$650 to <700K	\$191	\$161
\$700 to <750K	\$197	\$166
\$750 to <800K	\$202	\$170
\$800 to <850K	\$207	\$174
\$850 to <900K	\$212	\$178
\$900 to <950K	\$216	\$182
\$950 to <1M	\$221	\$186
\$1M+	\$241	\$203

HO 00 04

Deductible	\$100,000/\$1,500
\$250	\$25
\$500	\$23
\$1,000	\$21

Attach Endorsement SP2026, Home Systems Protection (HO 00 03 and HO 00 05)

Attach Endorsement SP2027, Home Systems Protection (HO 00 04)

Attach Endorsement SP2028, Home Systems Protection (HO 00 06)

42. Service Line Coverage (Forms HO 00 03 and HO 00 05)

The policy may be endorsed to provide coverage for direct physical damage to the service lines connected to the residence premises and owned by or the responsibility of the owner for its repair or replacement. A covered service line ends at the precise location where the homeowner's responsibility for such repair or replacement ends. Coverage does not extend beyond the point of connection to the main service or utility line in the street.

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A covered service line is exterior underground piping and wiring, including permanent connections, valves or attached devices providing one of the following services to the residence premises:

- Water service
- Waste disposal
- Heating
- Natural gas
- Propane
- Steam
- Geothermal
- Electrical power
- Drainage
- Compressed air
- Communications

The limit of liability under this endorsement is dependent upon the age of the home. The most that will be paid for covered damage to a service line is:

- A. \$10,000 if the age of the home is less than 50 years old; or
- B. \$2,500 if the home is 50 years old or older.

The premium for this coverage varies by the age of the home, the Coverage A amount and the applicable deductible.

A. For Homes that are 0-49 years old (\$10,000 limit)

Coverage A	\$10,000 Limit / \$500 Deductible							
	Age of Home							
	0-15	16-20	21-25	26-30	31-35	36-40	41-45	46-49
<\$150K	\$25	\$25	\$27	\$32	\$39	\$45	\$53	\$59
\$150K to <\$200K	\$25	\$25	\$32	\$38	\$46	\$54	\$63	\$71
\$200K to <\$250K	\$25	\$29	\$37	\$44	\$54	\$63	\$74	\$84
\$250K to <\$300K	\$27	\$32	\$42	\$50	\$61	\$71	\$84	\$95
\$300K to <\$350K	\$30	\$35	\$46	\$55	\$68	\$79	\$94	\$106
\$350K to <\$400K	\$32	\$39	\$50	\$61	\$75	\$87	\$103	\$117
\$400K to <\$450K	\$35	\$42	\$54	\$66	\$81	\$95	\$112	\$127
\$450K to <\$500K	\$37	\$45	\$59	\$71	\$87	\$102	\$121	\$137
\$500K+	\$45	\$54	\$71	\$87	\$107	\$126	\$149	\$169

Coverage A	\$10,000 Limit / \$1,000 Deductible							
	Age of Home							
	0-15	16-20	21-25	26-30	31-35	36-40	41-45	46-49
<\$150K	\$25	\$25	\$25	\$29	\$35	\$40	\$47	\$53
\$150K to <\$200K	\$25	\$25	\$29	\$34	\$42	\$48	\$57	\$64
\$200K to <\$250K	\$25	\$26	\$33	\$40	\$49	\$56	\$66	\$75
\$250K to <\$300K	\$25	\$29	\$38	\$45	\$55	\$64	\$75	\$85
\$300K to <\$350K	\$27	\$32	\$42	\$50	\$61	\$71	\$84	\$95
\$350K to <\$400K	\$29	\$35	\$45	\$55	\$67	\$78	\$93	\$105
\$400K to <\$450K	\$32	\$38	\$49	\$59	\$73	\$85	\$100	\$114
\$450K to <\$500K	\$34	\$40	\$53	\$64	\$78	\$91	\$108	\$123
\$500K+	\$41	\$49	\$64	\$78	\$96	\$112	\$133	\$151

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A. For Home that are 50 years or older (\$2,500 limit)

Coverage A	\$2,500 Limit / \$500 Deductible
	Age of Home 50+
<\$150K	\$45
\$150K to <\$200K	\$54
\$200K to <\$250K	\$63
\$250K to <\$300K	\$72
\$300K to <\$350K	\$80
\$350K to <\$400K	\$88
\$400K to <\$450K	\$96
\$450K to <\$500K	\$103
\$500K+	\$127

Coverage A	\$2,500 Limit / \$1,000 Deductible
	Age of Home 50+
<\$150K	\$41
\$150K to <\$200K	\$49
\$200K to <\$250K	\$57
\$250K to <\$300K	\$65
\$300K to <\$350K	\$72
\$350K to <\$400K	\$79
\$400K to <\$450K	\$86
\$450K to <\$500K	\$92
\$500K+	\$114

Attach Endorsement SP2009, Service Line Coverage.

43. Home Cyber Protection (HO 00 03, HO 00 04, HO 00 05 and HO 00 06)

The policy may be endorsed to provide coverage for Home Cyber Protection. Home Cyber Protection coverage is composed of the 3 “Core” components of Cyber Attack, Cyber Extortion and Online Fraud. For an additional charge, the Core components can be expanded to include coverage for Data Breach or both Data Breach and Cyber Bullying:

Cyber Attack - Pays for the costs of restoring the data and systems of Computing Devices and Connected Home Devices following an unauthorized use or access, or the perpetration of a malware attack.

Cyber Extortion - Provides professional assistance from a subject matter expert and payments with prior approval in response to a demand for money or other consideration coupled with a threat to damage, disable, deny access or disseminate content from your device, system or data or an offer to restore access or functionality in connection with an attack on your device, system or data that has already occurred.

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Online Fraud - Pays for the amount fraudulently taken from an insured following:

- (1) An identity theft;
- (2) The unauthorized use of a bank card or credit card;
- (3) The forgery or alteration of any check or negotiable instrument;
- (4) Acceptance in good faith of counterfeit currency; or
- (5) An intentional and criminal deception to induce the insured to part voluntarily with something of value.

The online fraud must be wholly or partially perpetrated through a computing device or connected home device.

Data Breach - Pays for costs for an individual to respond to the loss, theft, accidental release or accidental publication of personally identifying information or personally sensitive information in which you are entrusted. The costs incurred include Forensic IT and Legal Review, the Costs to Notify Affected Individuals as well as the costs of Services to Affected Individuals.

Cyberbullying – Pays for the costs an individual may incur being the victim of a cyberbullying attack. The costs may include:

- psychiatric counseling services
- legal expenses
- temporary relocation expenses
- temporary private tutoring and enrollment expenses
- professional cybersecurity consultation services
- social monitoring software; and
- web-based products to prevent further bullying.

Coverage can be afforded for either a limit of \$25,000 or \$50,000 with a \$500 deductible being applicable for both limits.

Coverage	\$25,000 Limit / \$500 Deductible	\$50,000 Limit / \$500 Deductible
Core Coverage (Computer Attack, Home Systems Attack, Cyber Extortion, Online Fraud)	\$34	\$48
Core Coverage plus Data Breach	\$42	\$57
Core Coverage plus Data Breach & Cyber Bullying	\$55	\$71

Attach Endorsement SP2000, Home Cyber Protection Coverage (Core).

Attach Endorsement SP2001, Home Cyber Protection Coverage (Core, including Data Breach).

Attach Endorsement SP2002, Home Cyber Protection Coverage (Core, including Data Breach and Cyberbullying).

44. Identity Recovery Coverage (HO 00 03, HO 00 04, HO 00 05 and HO 00 06)

The policy may be endorsed to provide coverage for Identity Recovery. The Identity Recovery endorsement provides Coverage for Identity Recovery caused by an “identity theft” that is first discovered during the Policy Period. Coverage includes Expense Reimbursement and Case Management Service. This coverage provides a limit of \$25,000 and no applicable deductible.

Premium
\$8

Attach Endorsement SP2011, Identity Recovery Coverage.

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45. Inland Flood Coverage (HO 00 03, HO 00 04, HO 00 05 and HO 00 06)

This endorsement provides coverage for loss due to the peril of inland flood. "Inland Flood" means a general and temporary condition of partial or complete inundation of normally dry land area resulting from:

- A. Overflow of inland or tidal waters;
- B. An unusual and rapid accumulation or runoff of surface waters from any source including but not limited to rainfall and ice melt; or
- C. "Mudflow."

"Inland flood" does not mean or include tsunami.

The endorsement covers the dwelling, contents, basement personal property, loss of use, property moved to safety and debris removal. The deductible for this coverage must match the Section I deductible on the policy. If the Section I deductible is not listed in the chart below, the next highest available deductible should be applied.

Eligibility:

1. Single and Multiple Family Dwellings (1 to 4 units in a condo) are eligible. Mobile homes are ineligible.
2. Policyholders with residence premises located in or within 25 meters of a Special Flood Hazard Areas (SFHA), the FEMA-identified high-risk flood areas where flood insurance is mandatory, are ineligible for coverage. The SFHAs are shown on a Flood Hazard Boundary Map or a Flood Insurance Rate Map as Zone A, AO, A1-A30, AE, A99, AH, AR, AR/A, AR/AE, AR/AH, AR/AO, AR/A1-A30, V1-V30, VE, or V.
3. Locations with a SLOSH (Sea, Lake and Overland Surges from Hurricanes) score greater than 0 are ineligible. SLOSH is determined by the National Weather Service.
4. Properties that have had two or more flood losses in the prior 5 years are ineligible for the inland flood coverage.

Occurrence Limit†	Occurrence Deductible	Premium by Risk Score						
		1-2	3-4	5-6	7	8	9	10
\$25,000*	\$250††	\$32	\$55	\$106	\$295	\$621	\$887	\$1,144
\$25,000*	\$500	\$32	\$55	\$106	\$294	\$618	\$883	\$1,139
\$25,000*	\$1,000	\$31	\$54	\$105	\$291	\$612	\$874	\$1,127
\$25,000*	\$2,000	\$31	\$53	\$103	\$286	\$599	\$856	\$1,104
\$25,000*	\$3,000	\$31	\$53	\$101	\$280	\$587	\$838	\$1,081
\$25,000*	\$4,000	\$31	\$52	\$99	\$275	\$576	\$822	\$1,060
\$25,000*	\$5,000	\$30	\$51	\$98	\$270	\$565	\$806	\$1,039
\$50,000*	\$250††	\$41	\$79	\$165	\$482	\$1,026	\$1,472	\$1,902
\$50,000*	\$500	\$41	\$79	\$164	\$480	\$1,022	\$1,465	\$1,895
\$50,000*	\$1,000	\$41	\$79	\$163	\$476	\$1,014	\$1,453	\$1,879
\$50,000*	\$2,000	\$40	\$78	\$161	\$469	\$997	\$1,429	\$1,847
\$50,000*	\$3,000	\$40	\$77	\$158	\$461	\$981	\$1,405	\$1,817
\$50,000*	\$4,000	\$39	\$76	\$156	\$454	\$965	\$1,383	\$1,787
\$50,000*	\$5,000	\$39	\$75	\$154	\$447	\$950	\$1,361	\$1,759

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\$75,000**	\$250††	\$48	\$99	N/A	N/A	N/A	N/A	N/A
\$75,000**	\$500	\$48	\$99	N/A	N/A	N/A	N/A	N/A
\$75,000**	\$1,000	\$48	\$98	N/A	N/A	N/A	N/A	N/A
\$75,000**	\$2,000	\$47	\$97	N/A	N/A	N/A	N/A	N/A
\$75,000**	\$3,000	\$47	\$96	N/A	N/A	N/A	N/A	N/A
\$75,000**	\$4,000	\$47	\$95	N/A	N/A	N/A	N/A	N/A
\$75,000**	\$5,000	\$46	\$94	N/A	N/A	N/A	N/A	N/A
\$100,000**	\$250††	\$54	\$115	N/A	N/A	N/A	N/A	N/A
\$100,000**	\$500	\$54	\$115	N/A	N/A	N/A	N/A	N/A
\$100,000**	\$1,000	\$54	\$114	N/A	N/A	N/A	N/A	N/A
\$100,000**	\$2,000	\$53	\$113	N/A	N/A	N/A	N/A	N/A
\$100,000**	\$3,000	\$53	\$111	N/A	N/A	N/A	N/A	N/A
\$100,000**	\$4,000	\$52	\$110	N/A	N/A	N/A	N/A	N/A
\$100,000**	\$5,000	\$52	\$109	N/A	N/A	N/A	N/A	N/A

* For occurrence limits of \$25,000 and \$50,000 the Basement Personal Property and Loss of Use include a sublimit of \$15,000.

** For occurrence limits of \$75,000 and \$100,000 the Basement Personal Property and Loss of Use include a sublimit of \$30,000.

† An annual aggregate limit of 2 times the Occurrence Limit applies.

†† \$250 deductible is available only on the HO 00 04 policy form.

An aggregate sublimit of \$10,000 is provided for “Fungi”, Wet or Dry Rot, or Bacteria that results from a “flood occurrence” during the policy period.

Attach Endorsement SP2053, Inland Flood Coverage (HO 00 03 and HO 00 05).

Attach Endorsement SP2054, Inland Flood Coverage (HO 00 04).

Attach Endorsement SP2055, Inland Flood Coverage (HO 00 06).

Stillwater Insurance Company

**District of Columbia Homeowners Insurance
Program
Rates and Rules Manual**

Personal Inland Marine Basic Rules

MULTI-PERIL HOMEOWNERS PROGRAM

RULES FOR ALL PERSONAL INLAND MARINE COVERAGE

The rules, rates and premiums in this manual govern the writing of Personal Inland Marine Policies. The rules and rates filed by or on behalf of Stillwater Insurance Company (SIC) for each coverage shall govern in all cases not specifically provided for in these rules.

The following rules and requirements deal with various sections of the policy but are applicable to all forms that are issued.

1. Eligibility

A Personal Inland Marine Policy may be written on all property listed in the Underwriting Guide as eligible property.

2. Policy Period and Premium Payment

All premiums and rates shown in this manual are on an annual term basis. All policies are initially written for a one year term and are then automatically renewed annually. The rates on renewals will be those in effect at that time.

3. Minimum Premiums

The annual minimum premium is \$25.

4. Rounding of Premiums

Any computation for additional coverages or additional amounts of insurance are to be rounded separately to the nearest dollar. Fifty cents or more is to be considered as a dollar.

5. Mid-Term Changes

A. Permitted Mid-Term Changes

Permitted mid-term changes are those due to a change in coverage or a change in a risk characteristic used as a rating factor for a discount or charge applicable to the policy.

Mid-term changes to take advantage of a new discount or charge OR a rate or classification change implemented by the company during the policy term are NOT permitted.

If a different premium is required for the remainder of the current policy term, the additional or return premium is to be computed pro rata unless otherwise provided in this manual.

B. Method Of Calculation

1) Calculate the PRO RATA FACTOR.

- a) Compute the number of days left in the annual term until the policy expires. (Example: 122 days)
- b) Divide the number of days by 365 (days in a year). This produces the PRO RATA FACTOR. A few examples may help:

Number of Days	Divided By	Pro Rate Factor
360	365	.99
240	365	.66
122	365	.33
73	365	.20
34	365	.09

Each 3.65 days causes a change of .01 in the Pro Rata Factor.

MULTI-PERIL HOMEOWNERS PROGRAM

- 2) Calculate the annual premium based on current rates for insurance presently in force. This premium is subject to the policy minimum premium described in Rule 3.
 - 3) Calculate the annual premium based on current rates for the desired amount of insurance. This premium is subject to the policy minimum premium described in Rule 3.
 - 4) Calculate the difference between the two premiums
 - 5) Apply the PRO RATA FACTOR to the premium difference.
 - 6) The result is the premium charge or return for the policy change.
6. Cancellation
- When a policy is cancelled, the annual premium that applies to the current policy period multiplied by the PRO RATA FACTOR is returned to the insured. When coverage is endorsed to another policy the cancellation rules for the underlying policy apply. Coverage must be terminated at the same time as the underlying policy.
7. Restriction Of Coverage
- The named insured can request a restriction on an individual policy. The circumstances or exposure must be so unusual without the restriction the policy would not be issued. No reduction from the prescribed rate and minimum premium is allowed. Refer each request to the SIC.

STILLWATER Insurance Company

**District of Columbia Homeowners Insurance
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Personal Inland Marine Rates and Factors

STILLWATER INSURANCE COMPANY

MULTI-PERIL HOMEOWNERS PROGRAM

1. Eligibility
A Personal Inland Marine Policy may be written on all classes of property for which rates are shown in this manual.
2. Rules
 - A. Rules – Refer to the Basic Rules Section for rules governing Personal Inland Marine Policies.
 - B. Minimum Premium – The annual minimum premium for Personal Inland Marine is \$25.
3. Coverages
Coverage may be written for eligible personal articles. Newly Acquired coverage is provided for Jewelry, Furs, Fine Arts, Cameras, and Musical Instruments subject to certain conditions.
4. Perils Insured Against
The policy insures against all risk of direct physical loss or damage subject to certain exclusions and conditions.
5. Rating
 - A. Definitions
 - (1) The Basic Schedule Premium for jewelry is defined as the preprinted schedule premium for the appropriate deductible on page P-3. If premiums are not preprinted for the appropriate deductible amount, the Basic Schedule Premium is the Schedule premium for the smallest preprinted deductible shown. The Basic Schedule Premium does not include any credits or charges.
 - (2) The Basic Premium for all other classes is defined to be the base rate, displayed on page P-6, multiplied by the amount of scheduled coverage (in \$100s). The Basic Premium does not include any credits or charges.
 - B. Calculation
 - (1) Home Alert credits apply to the sum of the Personal Articles Basic Schedule Premiums. Each other credit, charge or option applies separately to the Basic Premium for each class of property, and is to be rounded to the nearest dollar before being subtracted from or added to the Basic Premium.
 - (2) Home Alert Example: Assume a 5% Home Alert Credit applies:

Coverage	Premium Before Credit
Jewelry	\$110
Furs	90
Fine Arts	<u>100</u>
Total Personal Articles	\$300
Home Alert Credit	\$ 15 (.05*300 rounded)
 - (3) Refer to the Jewelry Credits and Charges page for a specific rating example.
 - C. Territory Definitions
Territory 1: District of Columbia.

STILLWATER INSURANCE COMPANY

MULTI-PERIL HOMEOWNERS PROGRAM

JEWELRY – BASIC PREMIUMS					
Schedule Amount	Territory 1				
	Full Cov.	\$100 Ded.	\$250 Ded.	\$500 Ded.	\$1000 Ded.
\$ 100	\$ 9	\$--	\$--	\$--	\$--
500	9	9	9	--	--
1,000	15	11	10	10	--
2,000	25	21	20	19	17
3,000	36	32	30	28	26
4,000	47	42	39	37	35
5,000	58	53	49	47	44
6,000	71	66	62	59	55
7,000	85	77	72	69	64
8,000	97	90	84	80	75
9,000	109	102	96	91	85
10,000	121	115	108	103	96
11,000	132	128	120	114	107
12,000	142	135	126	121	112
13,000	149	142	133	127	118
14,000	162	154	145	138	129
15,000	175	167	157	149	139
16,000	192	183	172	164	153
17,000	208	198	186	177	165
18,000	224	213	200	191	178
19,000	254	242	227	216	202
20,000	285	271	254	243	226
21,000	305	289	271	259	241
22,000	325	308	289	275	257
23,000	341	323	304	290	270
24,000	356	338	317	302	282
25,000	372	352	331	315	294
Each Add'l \$100	1.49	1.41	1.32	1.26	1.18

- (1) **Single Items Over \$25,000:** Refer Entire Schedule to SIC for Rating.
- (2) **IMPORTANT:** All policies are to be rated in \$100 increments. For rating purposes use the next highest \$100 increment. All interpolations will be in \$100 intervals.
EXAMPLE: Rate an \$8,610 schedule as \$8,700.
- (3) **Personal Inland Marine Minimum Premium:** \$25.00

MULTI-PERIL HOMEOWNERS PROGRAM**Jewelry Credits and Charges****I. Gemprint**

A credit may be applied to the Basic Premium for diamonds that have been Gemprinted and have a certificate attached to the policy.

- 1) Determine Basic Premium that would be charged if the gemprinted items were the only items insured.
- 2) Credit = 10% times the premium determined in (1) above.

II. Bank Vaults

Jewelry kept in a bank vault may be insured separately. Do not include these items in the schedule amount for rating purposes. Refer these items to SIC for rating. See Underwriting Guide.

III. Example

Assume the following schedule to be insured with \$250 deductible.

\$3,000 Diamond that is Gemprinted

\$7,240 Remaining items in the schedule

A. Schedule Amount

Schedule Amount = \$10,300

Note: \$10,300 is the next highest \$100 increment about \$10,240

B. Basic Schedule Premium

\$11,000 Premium	=	\$125 (assumed)
\$10,000 Premium	=	\$100 (assumed)
Premium	=	$\$100 + (125 - 100) * (.3) = \$100 + \$7.5$
	=	\$108

C. Credits

Gemprint Credit	=	$.10 * \$35$ (assume premium at \$3,000 = \$35)
	=	\$4

D. Final Premium

(Subject to Policy Minimum Premium)

Premium	=	(B) - (C)
	=	\$108 - \$4
	=	\$104

STILLWATER INSURANCE COMPANY

MULTI-PERIL HOMEOWNERS PROGRAM

OTHER PERSONAL ARTICLES – ANNUAL RATES			
Type of Article	Full Coverage Rate Per \$100	Type of Article	Full Coverage Rate Per \$100
<u>Furs (Personal)</u>	\$.33	<u>Golf Equipment</u>	\$1.14
<u>Cameras</u>		<u>Fine Arts (excluding breakage)</u>	
Non-Professional	1.57	First \$30,000	.19
Professional	2.40	Excess	.17
		<u>Fine Arts (including breakage)</u>	
		First \$30,000	.33
		Excess	.29
<u>Musical Instruments</u>		<u>Stamp Collections</u>	.57
Non-Professional (Full Coverage)	.62		
<u>Prof. (Full Coverage)</u>			
First (2,000)	2.85		
Excess	.62		
<u>Prof. (\$50 Deductible)</u>			
First \$2,000	2.57		
Excess	.57		
<u>Silverware</u>	.33	<u>Miscellaneous</u>	\$2.75
<u>Coin Collections</u>	1.52		
<u>Firearms</u>			
Fired	3.00		
Collected	4.00		

BLANKET COVERAGE/

Blanket or unscheduled coverage is available only for Silverware & Golf Equipment.

COIN AND STAMP COLLECTIONS

Apply a credit of 10% if 75% of the value of all items insured is kept in a fireproof safe or vault.

PROFESSIONAL MUSICAL INSTRUMENTS AND CAMERAS

A professional is a person who receives any payment for playing a musical instrument or using a camera insured during the term of this policy.

TOTAL PERSONAL INLAND MARINE MINIMUM PREMIUM: \$25

MULTI-PERIL HOMEOWNERS PROGRAM

NOTES FOR ALL CLASSES:

1. Maximum value for all scheduled items - \$200,000. Underwriting approval is required for schedules over \$200,000.
2. Maximum for any single item - \$50,000. Underwriting approval is required for any item(s) over \$50,000.
3. An appraisal not more than three years old is required for any single item over \$5,000. Bill of sale dated within the past 30 days may be used to confirm appraised value for newly purchased items over \$5,000. A full description of the item is required.
4. A full description is required for any single item over \$1,000.
5. Central alarm and/or photos are required if a single item is over \$25,000 or the total schedule is over \$100,000.
6. Risks with theft or mysterious disappearance losses during the past 3 years are ineligible.
7. Scheduled items with commercial or professional use are ineligible (except Cameras and Musical Instruments).
8. Scheduled Personal Property coverage is not available for Dwelling Fire or tenant-occupied HO 00 06 policies.
9. Scheduled Personal Property coverage is not available for HO 00 04 policies with a Coverage C limit of less than \$25,000.

STILLWATER INSURANCE COMPANY

MULTI-PERIL HOMEOWNERS PROGRAM

HOME ALERT PROTECTION

These credits apply for fire and burglary prevention efforts by the policyholder:

DESCRIPTION	CREDIT
Fire or Smoke Local Alarm	2%
Burglar Alarm System	3%
Fire or Smoke Detectors which also activate either a digital dialer or a voice synthesized (not tape) telephone dialer	4%
Fire or Smoke Local Alarm Burglar Alarm System	5%
Fire or Smoke Local Alarm Dead Bolt Locks Fire Extinguisher	5%
Fire or Smoke Detectors which also activate either a digital dialer or a voice synthesized (not tape) Dead Bolt Locks Fire Extinguisher	7%
Burglar Alarm System Fire or Smoke Local Alarm Dead Bolt Locks Fire Extinguisher	7%
Fire and/or Burglar Alarm Reporting to either Fire Department, Police Department, or Central Station Dead Bolt Locks Fire Extinguisher	15%

1. Telephone dialer credits do not apply in areas where dialers are prohibited by ordinance or law.
2. Only one credit from the above schedule may be applied per policy. No combination of credits other than shown is permitted. This credit is applied to the Basic Schedule Premium or Basic Premium (which do not include any other credits or charges).
3. These credits do not apply to minimum premiums.

Stillwater Insurance Company

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MULTI-PERIL HOMEOWNERS PROGRAM

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Stillwater Insurance Company

District of Columbia Homeowners Insurance Program

Rates and Rules Manual

General Rules

MULTI-PERIL HOMEOWNERS PROGRAM

RULES FOR ALL POLICY FORMS

The rules, rates and premiums in this manual govern the writing of all Homeowners policies. The rules and rates filed by or on behalf of Stillwater Insurance Company (SIC) for each coverage shall govern in all cases not specifically provided for in these rules.

1. Eligibility

A. Homeowners Policy (HO 00 03 and HO 00 05)

- 1) A dwelling occupied by the owner and used principally for private residential purposes. The dwelling can have one, two, three or four families, but cannot have more than five roomers or boarders per family.
- 2) A single family unit within a row house, town house, condominium or cooperative occupied by the owner and used principally for private residential purposes.
- 3) A new dwelling that is under construction for one or two families to be occupied by the owner.
- 4) A secondary dwelling, including seasonal dwellings, occupied by the owner and used principally for private residential purposes.

B. Renters Policy (HO 00 04)

- 1) The tenant of any dwelling, apartment, condominium or cooperative unit.
- 2) The owner, who is also an occupant, of a dwelling or building containing an apartment that is not eligible for another Homeowners form.
- 3) The owner of a cooperative unit, provided:
 - a) The portion of the premises occupied as living quarters is used principally for private residential purposes.
 - b) This portion is not occupied by more than one additional family or more than two roomers or boarders.
 - c) This portion is designated by an apartment number or other positive identification.

C. Condominium Unit owners Policy (HO 00 06)

- 1) Owner occupied units, including seasonal units, which are part of a community association organized under condominium, cooperative, town house or planned development form of ownership and where provision has been made for a master policy covering the residential building(s) real property exposure. The unit must be used principally for private residential purposes.
- 2) Rental or investment units in an association as described in 1) if occasionally occupied by the owner. The named insured must be an individual. Partnerships, corporations or similar legal entities are not eligible for Homeowners coverage.

NOTE: The term "owner" includes persons purchasing a dwelling, such as under a mortgage agreement or contract of sale.

2. Policy Period and Premium Payment

All premiums and rates shown in this manual are on an annual term basis. All policies are initially written for a one year term and are then automatically renewed annually. The rates on renewals will be those rates in effect at that time.

A fee of \$6 will be charged for each installment payment in the event that the full premium amount is not paid in full.

Payment Plans are available in the event that the full premium amount is not paid in full.

Please refer to the premium payment definitions for more details.

3. Other Insurance

Other insurance covering the same property is permitted only when the other insurance is for perils not covered by the policy. (i.e. Flood Insurance).

STILLWATER INSURANCE COMPANY

MULTI-PERIL HOMEOWNERS PROGRAM

4. Minimum Premiums

Policy Type	Minimum Premium
HO 00 03 and HO 00 05	\$ 75
HO 00 04 and HO 00 06	\$125

5. Rounding of Premiums

Any computations for additional coverages or additional amounts of insurance are to be rounded separately to the nearest dollar. Fifty cents or more is to be considered as a dollar.

6. Transfer or Assignment

- Transfer of the policy to another location within the state is allowed provided the new location meets eligibility requirements.
- Assignment of insurance under the policy is allowed provided the new owner meets eligibility requirements.

Transfer and assignments are subject to any necessary adjustment of premium.

7. Mid-Term Changes

A. Permitted Mid-Term Changes

The policy may be changed at any time during the annual term of the policy. The change may result from either increasing or decreasing the policy limits or coverages. Following are permitted mid-term changes:

- Changing policy limits.
- Changing coverages.
- Adding or deleting options.
- Changing deductibles (changing the wind/hail deductible is not allowed on mid-term).

B. Method of Calculation

- Calculate the PRO RATA FACTOR.
 - Compute the number of days left in the annual term until the policy expires. (Example: 122 days)
 - Divide the number of days by 365 (days in a year). This produces the PRO RATA FACTOR. A few examples may help:

Number of Days	Divided By	Pro Rata Factor
360	365	.99
240	365	.66
122	365	.33
73	365	.20
34	365	.09

Each 3.65 days causes a change of .01 in the Pro Rata Factor.

- Calculate the annual premium based on current rates for insurance presently in force. This premium is subject to the policy minimum premium described in Rule 4.
- Calculate the annual premium based on current rates for desired insurance. This premium is subject to the policy minimum premium described in Rule 4.
- Calculate the difference between the two premiums.
- Apply the PRO RATA FACTOR to the premium difference.
- The result is the premium charge or return for the policy change.

MULTI-PERIL HOMEOWNERS PROGRAM

8. Cancellation
No basic coverages can be cancelled without the entire policy being cancelled. If the policy is cancelled, the annual premium that applies to the current policy period multiplied by the PRO RATA FACTOR is returned to the insured.
9. Restriction of Coverage
The named insured can request a restriction on an individual policy. The circumstances or exposure must be so unusual that without the restriction the policy would not be issued. No reduction from the prescribed rate and minimum premium is allowed. Refer each request to SIC.
10. Construction Classifications
 - A. Frame
A dwelling with exterior walls of combustible construction (including walls with metal, stucco, or metal lath and plaster on combustible supports) is classified as frame.
 - B. Masonry
A dwelling with exterior walls of adobe, brick, concrete, gypsum block, hollow concrete block, stone, tile, or other masonry-based siding material (e.g. HardiBoard, HardiPlank, etc.) and floors and roof of combustible construction (Disregarding floors resting directly on the ground).
 - C. Masonry Veneer
A dwelling with walls of combustible construction veneered with masonry materials is classified as masonry veneer.
 - D. Superior Construction
 1. Non-Combustible
Exterior walls and floors and roof constructed of, and supported by metal, asbestos, gypsum, or other non-combustible materials.
 2. Masonry Non-Combustible
Exterior walls constructed of masonry materials, as described in General Rule 10.B. and floors and roof of metal or other non-combustible materials.
 3. Fire Resistive
Exterior walls and floors and roof constructed of masonry or other fire resistive materials.
 - E. Mixed Construction
A dwelling shall be classified as frame construction when the wall area of frame construction (excluding gables) exceeds 50% of the total wall area.
11. Suburban Protection Rating Plan
A dwelling that is located in an area which meets the following requirements may be rated the same as the responding fire department. If any part of a platted subdivision lies within the criteria stated all dwellings within the subdivision will be rated accordingly.
 - A. Located within 1,000 feet of at least two other residences and within an existing or platted subdivision. Remote locations do not qualify.
 - B. Accessible year round by a main paved road. Example: maintained year round, road construction of concrete, gravel, bituminous, etc.
 - C. Within 5 road miles of a fire department that will respond.
 - D. The responding fire department must have a tank truck with a capacity of at least 2,000 gallons.
 - E. Not located in a brush area or a forest.

OR

ISO alternative water supplies or those deemed similar by SIC.

Stillwater Insurance Company

District of Columbia Homeowners Insurance Program

Rates and Rules Manual

Territory Definitions

STILLWATER INSURANCE COMPANY

MULTI-PERIL HOMEOWNERS PROGRAM

ZIP CODE
All

TERRITORY
1

DISTRICT OF COLUMBIA

RENEWAL

T-1

EFFECTIVE: 07-28-17 NEW
09-16-17

Stillwater Insurance Company

**District of Columbia Homeowners Insurance
Program**

Rates and Rules Manual

Coverages and Rating

STILLWATER INSURANCE COMPANY

MULTI-PERIL HOMEOWNERS PROGRAM

COVERAGES AND RATING – HO 00 03 AND HO 00 05

1. Coverages and Amounts

The policy contains two sections, each with various coverages.

Section I – Property Coverages

Section II – Liability Coverages

SECTION I COVERAGES		AMOUNTS
Coverage A: Dwelling	The described dwelling	100% of Replacement Cost is Required
	Extended Replacement Cost	25% of Coverage A
Coverage B: Other Structures	Other structures on premises	10% of Coverage A
Coverage C: Personal Property	Personal property	50% of Cov. A
	Special Categories of Personal Property:	Special Limit:
	Money, bank note, bullion, etc.	\$200
	Securities, accounts, deeds, etc.	\$1,500
	Watercraft	\$1,500
	Trailers	\$1,500
	Jewelry, watches, furs (Theft)	\$1,500
	Firearms & related equip (Theft)	\$2,500
	Silverware (Theft)	\$2,500
	Property used for Business Purposes (On Premises)	\$2,500
	Property used for Business Purposes (Off Premises)	\$1,500
	Portable Electronic Equipment	\$1,500
	Antennas, tapes, wires, records, disks or other media	\$250
	Memorabilia, souvenirs, collector items	\$2,500
	Rugs, carpets, tapestries (Theft)	\$5,000
	Computer Equipment (On Premises)	\$5,000
	Computer Equipment (Off Premises)	\$1,000
	Cameras, Video Recording and Playing Equipment	\$1,000
	Paintings, etchings	\$1,000
	Antiques	\$2,000
Coverage D: Loss of Use	Additional Living Expense	40% of Coverage A Limit
	Fair Rental Value	
	Civil Authority Prohibits Use	2 Weeks

STILLWATER INSURANCE COMPANY

MULTI-PERIL HOMEOWNERS PROGRAM

SECTION I COVERAGES (CONT.)		AMOUNTS
Additional Coverages:	Collapse	
	Credit Card and Forgery	\$500
	Debris Removal	\$1,000
	Fire Department Service Charge	\$500
	Glass or Safety Glazing Material	
	Grave Markers	\$5,000
	Landlord's Furnishings	\$2,500
	Loss Assessment	\$1,000
	Mold Limitation	\$2,500
	Ordinance or Law	10% of Coverage A
	Property Removed	
	Reasonable Repairs	
	Trees, Shrubs and Other Plants	\$500

Coverage A, B and C limits are subject to Inflation Coverage.

For available options, see the Discounts, Surcharges and Options section.

SECTION II COVERAGES		AMOUNTS
Coverage E: Personal Liability	Includes Comprehensive Personal Liability.	\$100,000 Minimum
Coverage F: Medical Payments to Others		\$1,000 Minimum
Additional Coverages:	Damage to Property of Others	\$1,000
	Claim Expense	
	First Aid Expenses	
	Loss Assessment	\$1,000

For available options, see the Discounts, Surcharges and Options section.

2. Perils Insured Against

A. Section I

Damage to insured's property is covered under Section I of the policy. As indicated in Item 1 of this section, there are four coverages under Section I.

COVERAGE A – Dwelling
 COVERAGE B – Other Structures
 COVERAGE C – Personal Property
 COVERAGE D – Loss of Use

STILLWATER INSURANCE COMPANY

MULTI-PERIL HOMEOWNERS PROGRAM

Perils Insured Against:

Perils	HO 00 03	HO 00 05
Fire or Lightning	Yes Cov C	No
Windstorm or Hail, Riot or civil commotion, Aircraft, Vehicles or Smoke	Yes Cov C	No
Vandalism or malicious mischief	Yes Cov C	No
Theft	Yes Cov C	No
Volcanic Eruption	Yes Cov C	No
Falling objects, Weight of ice, snow or sleet, Accidental discharge of water or steam, Sudden and accidental tearing apart of a heating system or appliance, Freezing, Sudden accidental damage from electrical current	Yes Cov C	No
Additional risks with certain exceptions (Special Coverage)	Yes, Cov A, B and D	Yes, Cov A, C, B and D

B. Section II

Section II Liability includes coverage for bodily injury or property damage and defense costs associated with a suit brought against an insured.

3. Loss Settlement – Section I

A. Coverage A – Dwelling

Losses to Coverage A and B are settled on a replacement cost basis without deduction for depreciation up to the limit shown on the Declarations page. Therefore, the Coverage A limit may be adjusted annually at renewal as determined by the replacement cost calculator model. If the Coverage A limit is equal to the full replacement cost value at the time of loss, an additional amount of insurance, equal to 25% of the Coverage A limit of liability is provided for a premium discount.

Attach endorsement HO 04 20, Specified Additional Amount of Insurance for Coverage A-Dwelling.

B. Coverage C – Personal Property

Losses to Coverage C are settled on an actual cash value basis. If the dwelling is insured for at least 100% of replacement cost, the insured may elect, for an additional premium, to have losses settled on a replacement cost basis.

MULTI-PERIL HOMEOWNERS PROGRAM

4. Rating
 - A. Determine the BASIC PREMIUM.
 - 1) Select the correct TERRITORY according to the location of the dwelling and determine the base rate from Page RP-1.
 - 2) Select the appropriate CONSTRUCTION as defined in the Rules.
 - 3) Select the appropriate PROTECTION CLASS according to the location of the dwelling.
 - 4) Select the desired amount of insurance. Multiply the base rate by the Protection/Construction Class factor and by the Coverage A amount factor shown on the rate pages.
 - 5) Apply all applicable basic premium adjustments from the Basic Premium Adjustment Section to derive the BASIC PREMIUM. For example, the Multiple Family Surcharge, Townhouse Surcharge, Row House Surcharge and Seasonal Property Surcharge.
 - B. Apply any remaining PERCENTAGE discounts or charges for optional coverages sequentially in the order presented in Percentage Discounts, Charges and Options section.
 - C. Apply any FLAT DOLLAR discounts or charges including premiums for optional coverages.
 - D. Determine the Insurance Bureau Score Adjustment
 - 1) Select the premium adjustment factor for the named insured from the Insurance Bureau Score table.
 - 2) Multiply any premiums developed from Sections A, B, C or Inland Marine by the factor selected in Step 1.

STILLWATER INSURANCE COMPANY

MULTI-PERIL HOMEOWNERS PROGRAM

COVERAGES AND RATING – HO 00 04 AND HO 00 06

1. Coverages and Amounts

The policy contains two sections each with various coverages.

Section I – Property Coverages

Section II – Liability Coverages

SECTION I COVERAGES		AMOUNTS
Coverage A: Dwelling	Building Property	HO 00 06: \$1,000 HO 00 04: Not Applicable
Coverage C: Personal Property	Any calculated amount based on value of personal property Special Categories of personal property: Money, bank note, bullion, etc. Securities, accounts, deeds, etc. Watercraft Trailers Jewelry, watches, furs (Theft) Firearms & related equip (Theft) Silverware (Theft) Property used for Business Purposes (On Premises) Property used for Business Purposes (Off Premises) Portable Electronic Equipment Antennas, tapes, wires, records, disks or other media Memorabilia, souvenirs, collector items Rugs, carpets, tapestries (Theft) Computer Equipment (On Premises) Computer Equipment (Off Premises) Cameras, Video Recording and Playing Equipment Paintings, etchings Antiques	Special Limit: \$200 \$1,500 \$1,500 \$1,500 \$1,500 \$2,500 \$2,500 \$2,500 \$1,500 \$1,500 \$250 \$2,500 \$5,000 \$5,000 \$1,000 \$1,000 \$1,000 \$2,000
Coverage D: Loss of Use	Additional Living Expense Fair Rental Value	40% of Coverage C Limit
	Civil Authority Prohibits Use	2 Weeks

STILLWATER INSURANCE COMPANY

MULTI-PERIL HOMEOWNERS PROGRAM

SECTION I COVERAGES (CONT.)		AMOUNTS
Additional Coverages:	Building Additions & Alterations	HO 00 04: 10% of Cov. C
	Collapse	
	Credit Card and Forgery	\$500
	Debris Removal	\$1,000
	Fire Department Service Charge	\$500
	Glass or Safety Glazing Material	
	Grave Markers	\$5,000
	Loss Assessment	\$1,000
	Mold Limitation	\$2,500
	Ordinance or Law	10% of Coverage A
	Property Removed	
	Reasonable Repairs	
	Trees, Shrubs, and Other Plants	\$500

Coverage A (HO 00 06) and Coverage C limits are subject to Inflation Coverage. For available options, see the Discounts, Surcharges and Options Section.

SECTION II COVERAGES		MINIMUMS OR AMOUNTS
Coverage E: Personal Liability	Includes Comprehensive Personal Liability	\$100,000 Minimum
Coverage F: Medical Payments to Others		\$1,000 Minimum
Additional Coverages:	Damage to Property of Others	\$1,000
	Claim Expense	
	First Aid Expenses	
	Loss Assessment	\$1,000

For available options, see the Discounts, Surcharges and Options section.

2. Perils Insured Against

A. Section I

Damage to insured's property is covered under Section I of the policy. As indicated in Item 1 of this subsection, there are three coverages under Section I.

COVERAGE A – Dwelling

COVERAGE C – Personal Property

COVERAGE D – Loss of Use

STILLWATER INSURANCE COMPANY

MULTI-PERIL HOMEOWNERS PROGRAM

Perils Insured Against:

Perils	HO 00 04	HO 00 06
Fire or Lightning	Yes	Yes
Windstorm or Hail, Riot or civil commotion, Aircraft, Vehicles or Smoke	Yes	Yes
Vandalism or malicious mischief	Yes	Yes
Theft	Yes	Yes
Volcanic Eruption	Yes	Yes
Falling objects, Weight of ice, snow or sleet, Accidental discharge of water or steam, Sudden and accidental tearing apart of a heating system or appliance, Freezing, Sudden accidental damage from electrical current	Yes	Yes
Additional risks with certain exceptions (Special Coverage)	No	No

HO 00 06 – theft coverage on Seasonal or units rented or held for rental more than 180 days is limited to burglary coverage. Section II coverage applies on premises only.

HO 00 06 – Coverage A and Loss Assessments are provided for accidental direct physical loss subject to certain exclusions.

B. Section II

Section II Liability includes coverage for bodily injury or property damage and defense costs associated with a suit brought against an insured.

3. Loss Settlement – Section I

Losses for Coverage C are settled on an actual cash value basis. For an additional premium, the insured may elect to have losses settled on a replacement cost basis.

4. Rating

A. Determine the BASIC PREMIUM.

- 1) Develop the value of the property by calculating the Replacement Cost Value of the personal property if Replacement Cost on Personal Property Coverage will be purchased or the Replacement Cost less Depreciation value if not. This value will be the COVERAGE C AMOUNT.
- 2) Select the correct TERRITORY according to the location of the dwelling.
- 3) Select the appropriate PROTECTION CLASS/CONSTRUCTION according to the location of the dwelling.
- 4) HO 00 04
Multiply the base rate for the correct territory from Page RP-1 by the appropriate PROTECTION CLASS/CONSTRUCTION factor from Page RP-2 and then by the amount of insurance factor from Page RP-4.
- 5) HO 00 06
 - a) Multiply the base rate for the correct territory from Page RP-1 by the appropriate PROTECTION CLASS/CONSTRUCTION factor from Page RP-2 and then by the amount of insurance factor from Page RP-4.
 - b) Apply all applicable basic premium adjustments from the Basic Premium Adjustment Section to derive the BASIC PREMIUM. For example, Unit-Owners Rental to Others and Seasonal Property Surcharge.

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- B. Apply any remaining PERCENTAGE discounts or charges for optional coverages sequentially in the order presented in Percentage Discounts, Charges and Options section.
- C. Apply any FLAT DOLLAR discounts or charges including premiums for optional coverages.
- D. Determine the Insurance Bureau Score Adjustment
 - 1) Select the premium adjustment factor for the named insured from the Insurance Bureau Score table.
 - 2) Multiply any premiums developed from Sections A, B, C or Inland Marine by the factor selected in Step 1.

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Basic Premium Adjustments

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BASIC PREMIUM ADJUSTMENTS

The following adjustments apply to the precalculated premiums to develop the BASIC PREMIUM. If applicable, these basic premium adjustments shall be applied to the precalculated premiums prior to adjustment for discounts, charges, or options.

1. Unit-Owners Rental to Others (HO 00 06)

The policy excludes Coverage C – Personal Property, Theft Coverage and Section II Liability for condominium units with rental exposure. For an additional premium, the policy may be endorsed to provide such coverage:

Factor
1.39

Attach Endorsement HO 17 33, Unit-Owners Rental to Others.

2. Multiple Family Surcharge (HO 00 03 and HO 00 05)

In a 1, 2, 3, or 4 family dwelling, an individual family unit may not be occupied by more than two families. Apply the appropriate charge shown below based on the number of families residing in all of the units.

Number Of Family	Factor
1	1.00
2	1.10
3 – 4	1.20

3. Town House Surcharge (HO 00 03 and HO 00 05)

Determine the total number of individual family units within a fire Division. An eligible two family owner-occupied dwelling attached to a one family dwelling but not separated by a fire wall would be considered 3 individual family units within a fire division. Apply the appropriate charge shown below.

Total # Of Individual Family Units Within The Fire Division	Protection Class	
	1 - 8B	9 - 10
1 - 2	1.00	1.00
3 - 4	1.10	1.15
5 - 8	1.25	1.30

4. Row House Surcharge (HO 00 03 and HO 00 05)

Determine the total number of individual family units within a fire Division. An eligible two family owner-occupied dwelling attached to a one family dwelling but not separated by a fire wall would be considered 3 individual family units within a fire division. Apply the appropriate charge shown below.

Total # Of Individual Family Units Within The Fire Division	Protection Class	
	1 - 8B	9 - 10
1 - 2	1.20	1.20
3 - 4	1.32	1.38
5 - 8	1.50	1.56

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5. Seasonal Property Surcharge (All Forms)

A surcharge is applicable to a seasonal residence premises that is unoccupied by the owner continuously for more than three months per year.

Requirements:

A. the residence must be located within a limited access community or building (requires security guard or passkey gates); and

B. the residence must be owner-occupied continuously for a minimum of three months per year.

The premium adjustment contemplates the insurer of the primary residence. To calculate the premium surcharge, multiply the otherwise applicable premium by the appropriate factor below.

Insurer of Primary Residence	Factor
SIC	1.10
All Other Insurers	1.20

Note: Secondary residences with rental exposure must be written on the dwelling program.

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Discounts, Charges and Options

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PERCENTAGE DISCOUNTS, CHARGES AND OPTIONS

All discounts, charges and options are to be applied as developed after applicable adjustments from the BASIC PREMIUM ADJUSTMENT Section. Percentage discounts, charges and options are to be applied prior to any adjustment for flat dollar discounts, charges and options. The policy minimum premium applies to the policy premium after adjustments for discounts, charges and options.

1. Special Personal Property Coverage (HO 00 03 and HO 00 05)
For an additional premium, the policy may be endorsed to provide the following additional coverages.
 - a. **Coverage C Perils Insured Against (HO 00 03 only)**
The Perils Insured Against under Coverage C are broadened from named perils to risk of sudden and accident direct physical loss unless excluded in the policy.
 - b. **Coverage C – Special Limits of Liability**
The limits of liability for categories a. through p. under Coverage C – Special Limits of Liability are increased. “Furs” have been removed from category e. and moved to category r. In addition, the perils insured against under categories e., f., g. and r. are broadened from “theft” to “theft, misplacing or losing”.

CATEGORY	POLICY LIMIT	INCREASED LIMIT
a. money, bank notes, etc.	\$200	\$1,000
b. securities, accounts, etc.	\$1,500	\$5,000
c. watercraft, trailers, etc.	\$1,500	\$2,000
d. trailers or semi-trailers not used with watercraft of all types	\$1,500	\$3,000
e. jewelry, watches, precious and semiprecious stones	\$1,500	\$5,000
f. firearms and related equipment	\$2,500	\$5,000
g. silverware, goldware, platinumware, pewterware, etc.	\$2,500	\$10,000
h. property, on the “residence premises”, used at any time in any manner for any “business” purpose	\$2,500	\$25,000
i. property, away from the “residence premises”, used primarily for “business” purposes.	\$1,500	\$2,500
j. portable electronic equipment	\$1,500	\$2,500
l. memorabilia, souvenirs, collector items, etc.	\$2,500	\$5,000
m. imported rugs, carpets, tapestries, wall hangings, etc. (theft only)	\$5,000	\$7,500
n. electronic data processing equipment (residence premises)	\$5,000	\$7,500
o. electronic data processing equipment (off premises)	\$1,000	\$2,000
p. camera or video recording and playing equipment	\$1,000	\$2,500
q. paintings, etchings	\$1,000	\$2,000
r. furs	Included in category e.	\$5,000
s. antiques	\$2,000	\$4,000

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1. Special Personal Property Coverage (HO 00 03) (Cont.)

c. **Property Removed**

The period of time in which property is covered while being removed from a premises endangered by a Peril Insured Against is increased from 30 days to 90 days while removed.

d. **Earth Movement (HO 00 03 Only)**

Earth Movement under Coverage C-Personal Property is provided.

e. **Water Damage (HO 00 03 Only)**

Water damage coverage to property described in Coverage C away from a premises or location owned, rented, occupied or controlled by an insured is provided.

Policy Type	Factor
HO 00 03	1.13
HO 00 05	1.03

Attach Endorsement A6155, Special Personal Property Coverage (HO 00 03); or
Endorsement A6156, Special Personal Property Coverage (HO 00 05).

2. Special Personal Property Coverage (HO 00 04 and HO 00 06)

For an additional premium, the policy may be endorsed to provide the following additional coverages. This coverage may only be provided when:

- A. For Form HO 00 04, the apartment, dwelling or cooperative unit rented to the insured is not rented or sublet to another; or
- B. For Form HO 00 06, the condominium or cooperative unit is owner occupied and not rented to others.

(1) Coverage C Perils Insured Against

The Perils Insured Against under Coverage C are broadened from named perils to risk of sudden and accident direct physical loss unless excluded in the policy.

(2) Coverage C – Special Limits of Liability

The perils insured against under categories e., f. and g. are broadened from “theft” to “theft, misplacing or losing”.

(3) Water Damage

Water damage coverage to property described in Coverage C away from a premises or location owned, rented, occupied or controlled by an insured is provided.

Factor
1.40

Attach Endorsement HO 05 24, Special Personal Property Coverage (HO 00 04); or
Attach Endorsement HO 17 31, Unit-Owners Coverage C Special Coverage (HO 00 06).

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3. Deductibles

A. HO 00 03 and HO 00 05

The base premium includes a \$500 deductible. For other deductibles, apply the adjustment shown in the table below.

Policy Deductible	Premium Adjustment
\$ 500	1.00
1,000	0.83
2,000	0.76
3,000	0.73
4,000	0.70
5,000	0.67

B. Windstorm or Hail Percentage Deductibles - HO 00 03 and HO 00 05

The following deductible options shall be used in conjunction with the deductible applicable to All Other Section I Perils. In no event shall the Windstorm or Hail deductible be less than the Section I deductible applicable for other losses.

Policy Deductible	Premium Adjustment
1%	0.95
2%	0.93
5%	0.89

Attach Endorsement HO 03 12, Windstorm or Hail Percentage Deductible.

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C. HO 00 04 and HO 00 06

The base premiums include a \$500 deductible. For optional deductibles, apply the adjustment shown in the table below.

Policy Deductible	Premium Adjustment
\$ 250	1.15
500	1.00
1,000	0.81
2,000	0.76
3,000	0.73
4,000	0.70
5,000	0.67

4. Personal Property Replacement Cost Loss Settlement (All Forms)

A. HO 00 03 and HO 00 05

Losses for personal property are settled on either a Replacement Cost basis or an Actual Cash Value basis. The premiums contemplate Actual Cash Value loss settlement. For an additional premium, personal property losses may be settled according to the Replacement Cost Loss Settlement Provision. The additional premium for this coverage shall be determined by applying the following factor.

Adjustment Factor
1.06

B. HO 00 04 and HO 00 06

The premiums contemplate Actual Cash Value loss settlement. For an additional premium, personal property losses may be settled according to the Replacement Cost Loss Settlement Provision. The additional premium for this coverage shall be determined by applying the following percentage charge.

Adjustment Factor	Minimum
1.29	\$29

Attach Endorsement HO 04 90, Personal Property Replacement Cost Loss Settlement.

5. Specified Additional Amount of Insurance for Coverage A-Dwelling (HO 00 03 and HO 00 05)

The policy allows for an additional amount of insurance equal to 50% of the Coverage A limit of liability if the dwelling is insured to 100% of the replacement cost value at the time of loss. This amount may be decreased to 25% of the Coverage A limit of liability.

Limit	Factor
25%	0.98
50%	1.00

Requirements:

A. Dwelling must be insured to 100% of replacement cost.

B. We must be notified within 90 days of the start of any addition, alteration or improvement which increases the replacement cost of the dwelling by more than \$5,000 and any increase in premium must be paid by the insured.

Attach HO 04 20, Specified Additional Amount of Insurance For Coverage A-Dwelling.

6. Coverage D – Loss of Use (HO 00 03 and HO 00 05)

The policy automatically provides 40% of the Coverage A limit for Coverage D – Loss of Use. The limit may be reduced to 20% and is subject to the following discount:

Factor
0.97

MULTI-PERIL HOMEOWNERS PROGRAM

7. Utilities Rating Plan (HO 00 03 and HO 00 05)

The following adjustments apply depending on the calendar year that the dwelling was completed and first occupied or the calendar year that utilities were completely upgraded. If the year first occupied is different than the year completed, the later year is used in determination of the applicable premium adjustment. If the utilities were updated in different years, then the premium adjustment is based on the earliest year in which any one of the utilities was updated. For updated utilities to qualify for the discount, ALL of the following MUST be upgraded by qualified contractors with all work confirming to local code requirements:

- A. Plumbing – improvements should include the installation of new water lines within the structure and plumbing fixtures.
- B. Electrical service – improvements should include the replacement of fuse or breaker boxes, switches, fixtures, and wiring.
- C. Heating and cooling system – improvements should include furnace and air-conditioning replacement, or replacement of burners on furnaces and compressors on central air-conditioning systems.

Without a complete update of utilities (as outlined above), a partial update of utilities may be considered in the determination of the applicable premium adjustment. To be considered partially updated, the electrical service (replacement of fuse or breaker boxes) and heating and cooling systems (complete update as described above) must have been updated. If the policyholder certifies that these systems have been updated within the last 10 years, then, at the time of certification, the home will be considered to have updated utilities as of 10 years preceding the current calendar year.

For Homes Completed and Occupied or Utilities Updated	Premium Adjustment
During current calendar year	0.75
One year preceding current calendar year	0.75
Two years preceding current calendar year	0.75
Three years preceding current calendar year	0.79
Four years preceding current calendar year	0.83
Five years preceding current calendar year	0.87
Six years preceding current calendar year	0.91
Seven years preceding current calendar year	0.95
Eight years preceding current calendar year	0.98
Nine years through thirty-nine years preceding current calendar year	1.00
Forty years or more preceding current calendar year	1.06

NOTE: A dwelling under construction shall be considered to be completed and occupied during the current calendar year. The Coverage A amount for a dwelling under construction should equal 100% of the completed dwelling replacement cost.

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8. Home Alert Protection (All Forms)

The following premium discounts apply for fire and burglary prevention efforts by the policyholder:

Description	Adjustment
Complete Burglar Alarm	0.98
Smoke/Fire Alarm reporting to a Central Station or Fire Department	0.98
Smoke/Fire Alarm w/ Dead Bolt Locks & Fire Extinguisher	0.97
Burglar Alarm with Smoke/Fire Local Alarm, with Dead Bolt Locks and Fire Extinguisher	0.97
Smoke/Fire Alarm and/or Burglar Alarm reporting to a Central Station, Police or Fire Department w/ Dead Bolt Locks & Fire Extinguisher	0.90

Telephone dialer discounts do not apply in areas where dialers are prohibited by ordinance or law.

Only one discount from the above schedule may be applied per policy. No combination of discounts, other than shown, is permitted.

Attach Endorsement HO 04 16, Premises Alarm or Fire Protection System.

9. Claim Record Rating Plan (All Forms)

The premium shall be adjusted according to the schedule shown below:

Consecutive Years Insured with SIC	Basic Premium Adjustment				
	Number of Qualified Paid Claims in the Last 3 Years				
	0	1	2	3	4+
1 – 2	0.95	1.10	1.30	1.55	1.85
3 – 5	0.95	1.05	1.30	1.55	1.85
6 – 8	0.90	1.00	1.25	1.55	1.85
9+	0.85	0.85	1.10	1.45	1.85

B. Consecutive Years Insured with SIC

The years with SIC are determined by the number of consecutive years (ending with the current renewal date) the policyholder or spouse has had a SIC Homeowners, Manufactured Home or Farm/Ranch policy covering their primary dwelling or contents. Although the number of consecutive years is based on the policy on the primary dwelling or contents, it will also be used for any secondary residence insured by SIC.

If a policy is reinstated, the number of consecutive years with SIC applying at the time of cancellation or expiration will be used, provided the reinstatement occurs within three years. (The period of time away from SIC does not apply.)

C. Number of Qualified Paid Claims in the Last 3 Years

The number of claims is determined by the number of qualified paid claims in the last 3 years (ending 3 months prior to the current renewal effective date). A qualified claim is any claim which results in a paid loss during this 3-year period. The following losses are not considered qualified claims:

1. catastrophic claims;
2. weather-related claims;
3. losses with payments made under Medical Payments coverage only;
4. losses which occurred prior to being insured with the Company;
5. losses for which subrogation payments have been received; and

The number of qualified Section I (Property Coverages) claims may be reduced or eliminated with the selection of a higher deductible. All claims that would not have applied if this higher deductible had been in force at the time of the claim are removed from the total qualified claim count.

The number of qualified Section II (Liability) claims may be reduced or eliminated with the elimination of the exposure which caused the claim.

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10. Automatic Sprinkler Discount (All Forms)

The following adjustments apply for automatic sprinkler systems in the dwelling:

Description	Adjustment
Automatic Sprinkler in all areas including bathrooms, attics, closets and attached structures	0.90
Automatic Sprinklers totally or partially omitted in bathrooms, attics, closets and attached structures	0.95

The discount applies in addition to any other discount shown in the manual.
Attach Endorsement HO 04 16, Premises Alarm or Fire Protection System.

11. Ordinance or Law Increased Amount of Coverage (HO 00 03 and HO 00 05)

A Homeowners policy provides coverage for contingent liability due to the operation of building laws equal to 10% of the Coverage A limit. Loss under Coverage A will be settled on the basis of any ordinance or law regulating the construction, repair or demolition of the building. The amount of coverage provided may be increased by application of the following adjustment.

Percentage of Coverage A Limit	Charge	Minimum
25%	1.03	\$ 5
50%	1.08	\$15

Attach Endorsement HO 04 77, Ordinance or Law Increased Amount of Coverage.

12. Home-Auto Discount (All Forms)

The premium shall be adjusted by the following factor if the named insured is also the named insured on a private passenger automobile policy written as voluntary business by the Company or its subsidiaries.

Adjustment
0.85

NOTE:

This discount only applies if the auto policy insures private passenger automobiles. The following vehicles do not qualify as private passenger automobiles:

- Motor homes, Truck or Van Campers (Recreational Use)
- Motorcycles, Motor scooters, and Motorized bicycles
- Antique and Classic Automobiles and Replicas
- Fleets insured under the provisions of the Experience Rating Plan
- All Terrain Vehicles

13. Employee Group Discount (All Forms)

When a named insured is employed by the Company or its subsidiaries, the following discount shall apply:

Discount
10%

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14. Newly Acquired Home Discount (HO 00 03 and HO 00 05)

The following adjustment factor shall apply for a dwelling newly purchased by the named insured. To qualify for the discount, the effective date of the SIC policy must be within 30 days from the closing date of the insured's purchase of the dwelling. The insured must have qualified for the "First Year" discount at policy inception in order to qualify for subsequent discounts.

Year of Policy	Adjustment
First Year	0.90
Second Year	0.92
Third Year	0.94
Fourth Year	0.96
Fifth Year	0.98
Sixth and Subsequent Years	1.00

15. Superior Construction Discount (HO 00 03 and HO 00 05)

For dwellings with superior construction defined as "Non-Combustible, Masonry Non-Combustible and Fire Resistive in the General Rules section of this manual, the following adjustment applies to the otherwise applicable masonry premium.

Adjustment
0.85

16. Solid Fuel Appliances Charge (All Forms)

When one or more solid fuel burning appliances are present, the following adjustment is applicable. These appliances include, but are not limited to, fireplace inserts, furnaces, boilers, wood burning stoves, and coal burning stoves. Conventional masonry fireplaces, factory built fireplaces, and coal furnaces are not included in this class.

Adjustment
1.05

17. Corporate-Owned Property Surcharge (HO 00 06)

The following charge is applicable if the dwelling is owned/titled in the name of a corporation, association, business, church, or non-profit organization.

Factor
1.25

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18. Age of Insured Discount (All Forms)

The age of each insured shall be calculated as the policyholder's age as of the last day of the calendar year. The age of the named insured in the household will then be used to determine the age of insured factor. If an insured is added or deleted mid-term, or date of birth is corrected, the age of insured factor shall be recalculated using the effective date entered.

Age Range	Factor
Age 39 and younger	1.00
Ages 40 through 49	0.98
Ages 50 through 54	0.97
Ages 55 through 59	0.95
Ages 60 and older	0.94

19. Personal Status Discount (HO 00 03 and HO 00 05)

The following discount is available if the insured is married.

Factor
0.95

For the purposes of this discount, "married" includes a married person living with his/her spouse, a person living with his/her registered domestic partner, or a person who is widowed. "Single" includes all Named Insureds not otherwise classified as "married". The policy must reflect the First Named Insured as "married" to be eligible for the discount.

20. Insurance Bureau Score Adjustment (All Forms)

The policy premium is subject to modification based on the Insurance Bureau Score developed for the first named insured listed on the policy. The Insurance Bureau Score may be re-evaluated prior to the generation of subsequent renewal offers. All premiums, including Inland Marine, will be adjusted using the factors shown below.

Insurance Bureau Score	HO 00 03 & HO 00 05	HO 00 04	HO 00 06
802 & up	0.590	0.590	0.590
763 – 801	0.690	0.690	0.690
735 – 762	0.750	0.750	0.750
711 – 734	0.865	0.865	0.865
688 – 710	0.865	0.865	0.865
664 – 687	0.950	0.950	0.950
No Score	1.000	1.000	1.000
639 – 663	1.060	1.060	1.060
608 – 638	1.150	1.150	1.150
568 – 607	1.350	1.350	1.350
567 & below	1.830	1.830	1.830

Note: At the request of the insured or the insured's agent, the policy shall be revaluated based upon an updated credit score. However, the credit score may not be reevaluated more than once every 12 months. The request to reevaluate must be received more than 50 days prior to the policy effective date. Requests that are received subsequent to this requirement will be applied to the next term of the policy.

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FLAT DOLLAR DISCOUNTS, CHARGES AND OPTIONS

21. Inflation Guard (All Forms)

For the additional premium shown below, the basic coverage amounts will automatically be increased pro rata during the policy period for inflation. For HO 00 03 and HO 00 05 policies, the Coverage A must be at least 100% of replacement cost to be eligible for this endorsement.

Premium
\$10

Attach Endorsement HO 04 46, Inflation Guard.

22. Coverage C – Personal Property

a. Coverage C – Increased Limits (HO 00 03 and HO 00 05)

HO 00 03 and HO 00 05 - The base rates contemplate a Coverage C limit of 50%. The minimum and maximum amount of Coverage C is 50% and 75%, respectively. The Coverage C amount for personal property may be increased or decreased at the following rate:

Rate per \$1,000 of increase or decrease
\$0.45

b. Personal Property at Other Residences – Increased Limit (All Forms)

Coverage for personal property usually located at other residences is limited in the policy form to 10% of Coverage C or \$1,000, whichever is greater. This limit may be increased at the following rate:

For Each Increase of \$1,000 Add:
\$7

Attach Endorsement HO 04 50, Personal Property at Other Residences – Increased Limit.

c. Money (All Forms)

The special limit of liability of \$200 on money, bank notes, bullion, gold other than gold ware or gold-plated ware, silver other than silverware or silver-plated ware, platinum and coins may be increased to \$1,000.

Premium per \$100
\$6

Attach Endorsement HO 04 65, Coverage C Increased Special Limits of Liability.

Attach Endorsement HO 04 66, Coverage C Increased Special Limits of Liability (Form HO 00 04 w/HO 05 24, HO 00 06 w/HO 17 31 and HO 00 05).

d. Securities (All Forms)

The special limit of liability of \$1,500 on securities, accounts, deeds, evidences of debt, letters of credit, notes other than bank notes, manuscripts, passports, tickets and stamps may be increased to \$3,000.

Premium per \$100
\$4

Attach Endorsement HO 04 65, Coverage C Increased Special Limits of Liability.

Attach Endorsement HO 04 66, Coverage C Increased Special Limits of Liability (Form HO 00 04 w/HO 05 24, HO 00 06 w/HO 17 31 and HO 00 05).

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e. Jewelry, Watches and Furs (All Forms)

The special limit of liability of \$1,500 for loss by theft of jewelry, watches, furs, precious and semiprecious stones may be increased to \$6,500, not exceeding \$1,000 for any one article.

Premium per \$1,000
\$17

Attach Endorsement HO 04 65, Coverage C Increased Special Limits of Liability.
Attach Endorsement HO 04 66, Coverage C Increased Special Limits of Liability
(Form HO 00 04 w/HO 05 24, HO 00 06 w/HO 17 31 and HO 00 05).

f. Firearms and Related Equipment

1. The policy provides named peril coverage with a \$2,500 limit on loss by theft of firearms and related equipment. For the additional premium shown below, the perils insured against are broadened to direct physical loss and the limit is increased as follows:

Loss Caused by the following perils	Limit on any one article	Aggregate limit for all articles
1. Theft	\$2,500	\$5,000
2. Coverage C Perils Other than Theft	Cov. C Limit + \$5,000	Cov. C Limit + \$5,000
3. All Other Covered Perils	\$2,500	\$5,000

Premium
\$7

Attach Endorsement A6130, Coverage C - Increased Special Limits of Liability - Firearms and Related Equipment (HO 00 03, HO 00 04 and HO 00 06).

2. The policy provides a limit of \$2,500 for loss by theft, misplacing or losing of firearms and related equipment. For the additional premium shown below, the limits are increased as follows:

Loss Caused by the following perils	Limit on any one article	Aggregate limit for all articles
1. Theft, misplacing or losing	\$2,500	\$5,000
2. Perils listed in Section E. Additional Coverages, 10. Landlords Furnishings	Cov. C Limit + \$5,000	Cov. C Limit + \$5,000
3. All Other Covered Perils	\$2,500	\$5,000

Premium
\$7

Attach Endorsement A6180, Coverage C – Increased Special Limits of Liability – Firearms and Related Equipment (HO 00 05).

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g. Silverware and Goldware (All Forms)

The policy provides named peril coverage with a \$2,500 limit of loss by theft of Silverware and Goldware. This limit may be increased in increments of \$2,500 for the following additional premiums.

Limit for Loss by Theft		
\$5,000	\$7,500	\$10,000
\$8	\$16	\$24

Attach Endorsement HO 04 65, Coverage C Increased Special Limits of Liability.

Attach Endorsement HO 04 66, Coverage C Increased Special Limits of Liability (Form HO 00 04 w/HO 05 24, HO 00 06 w/HO 17 31 and HO 00 05).

h. Portable Electronic Equipment (All Forms)

The special limit of liability of \$1,500 on portable electronic equipment may be increased in increments of \$500 to a maximum of \$6,000.

Premium per \$500
\$10

Attach Endorsement HO 04 65, Coverage C Increased Special Limits of Liability.

Attach Endorsement HO 04 66, Coverage C Increased Special Limits of Liability (Form HO 00 04 w/HO 05 24, HO 00 06 w/HO 17 31 and HO 00 05).

i. Home Computers (All Forms)

The policy provides \$5,000 coverage on electronic data processing equipment including the recording and storage media used with that equipment. This coverage applies to equipment primarily used on premises regardless of whether it is used in a business. This limit can be increased to \$10,000.

Premium
\$14

Attach Endorsement A6134, Coverage C-Increased Special Limits of Liability-Electronic Data Processing Equipment.

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23. Credit Card, Electronic Fund Transfer Card or Access Device, Forgery and Counterfeit Money Coverage – Increased Limit (All Forms)

The policy may be endorsed to increase the \$500 limit included in the policy. The additional premium shall be developed as follows:

Limit of Liability	Premium
\$ 1,000	\$1
2,500	3
5,000	4
7,500	5
10,000	6

Attach Endorsement HO 04 53, Credit Card, Electronic Fund Transfer Card or Access Device, Forgery and Counterfeit Money Coverage - Increased Limit.

24. Limited Water Back-up and Sump Discharge or Overflow Coverage (All Forms)

The policy form excludes coverage for loss resulting from water or waterborne material which backs up through sewers or drains or which overflows or is discharged from a sump, sump pump or related equipment.

When this endorsement is attached to the policy, coverage is provided with respect to direct physical loss, not caused by the negligence of an “insured” to property covered under Section I, caused by water or waterborne material which backs up through sewers or drains or overflows or is discharged from a sump, sump pump or related equipment.

HO 00 03 and HO 00 05

Limit	Section I Deductible					
	\$500	\$1,000	\$2,000	\$3,000	\$4,000	\$5,000
5,000	\$35	\$29	\$27	\$26	\$25	\$24
10,000	\$53	\$44	\$40	\$39	\$37	\$36
15,000	\$62	\$51	\$47	\$45	\$43	\$41
20,000	\$67	\$56	\$51	\$49	\$47	\$45
25,000	\$71	\$59	\$54	\$52	\$50	\$47
30,000	\$83	\$69	\$63	\$61	\$58	\$56
40,000	\$100	\$83	\$76	\$73	\$70	\$67
50,000	\$117	\$97	\$89	\$85	\$82	\$78

HO 00 04 and HO 00 06

Limit	Section I Deductible						
	\$250	\$500	\$1,000	\$2,000	\$3,000	\$4,000	\$5,000
5,000	\$41	\$35	\$29	\$27	\$26	\$25	\$24
10,000	\$61	\$53	\$43	\$40	\$39	\$37	\$36
15,000	\$71	\$62	\$50	\$47	\$45	\$43	\$41
20,000	\$78	\$67	\$55	\$51	\$49	\$47	\$45
25,000	\$82	\$71	\$57	\$54	\$52	\$50	\$47
30,000	\$96	\$83	\$67	\$63	\$61	\$58	\$56
40,000	\$115	\$100	\$81	\$76	\$73	\$70	\$67
50,000	\$135	\$117	\$95	\$89	\$85	\$82	\$78

Attach Endorsement FN1472, Limited Water Back-up and Sump Discharge or Overflow Coverage.

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25. Other Structures – Coverage B

A. Other Structures on the Residence Premises-Increased Limits (HO 00 03 and HO 00 05)

The basic policy provides a limit of liability for other structures equal to 10% of Coverage A. Increased limits can be provided for other structures on the premises. The coverage will be the same as the basic policy and will be rated on the total value of the other structures in excess of 10% of Coverage A.

Rate per \$1,000
\$1.84

Attach Endorsement HO 04 48, Other Structures on the Residence Premises-Increased Limits.

B. Structures Rented to Others for Dwelling Purposes (All Forms)

Use the sum of (a) \$2.77 per \$1,000 of insurance, and (b) the charge for the increased liability exposure. Please refer to the Liability rule in this section of the manual.

Attach Endorsement HO 04 40, Structures Rented to Others-Residence Premises.

If Earthquake Coverage is afforded on the policy, please refer to the Earthquake rates in this manual that will utilize the combined limits afforded for Items A and B above.

26. Extended Theft Coverage for Residence Premises Occasionally Rented to Others (HO 00 03 and HO 00 05)

The policy may be endorsed to insure against loss by theft to covered property when all or part of the residence premises usually occupied by the insured is occasionally rented, in whole or in part, to others, or is regularly or occasionally rented to roomers or boarders.

Premium
\$31

Attach Endorsement HO 05 41, Extended Theft Coverage for Residence Premises Occasionally Rented to Others.

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27. Supplemental Loss Assessment Coverage (HO 00 03, HO 00 05 and HO 00 06)
The policy automatically provides, under Section I Additional Coverage and Section II Additional Coverage, a limit of \$1,000 each for assessments relating to the residence premises, excluding assessments resulting from the peril of earthquake. The policy may be endorsed to provide a single additional amount of coverage, not to exceed \$50,000, to be applied to one or more assessments arising out of a single loss covered under:
- Either Section I Additional Coverage or Section II Additional Coverage; or
 - Both Section I and Section II Additional Coverages.
- Note: This endorsement does not cover loss to property under Section I caused by Earthquake. If earthquake coverage is provided, a separate charge for Earthquake Loss Assessments must be made under the Earthquake rule.

Additional Amount	Premium
\$ 1,000	\$ 1
5,000	4
10,000	7
15,000	9
20,000	11
25,000	13
30,000	15
35,000	17
40,000	19
45,000	21
50,000	23

Attach Endorsement HO 04 35, Supplemental Loss Assessment Coverage.

28. Unit-Owners - Coverage A (HO 00 06)
A. Increased Limits – The policy automatically provides a basic Coverage A limit of \$1,000 on a named peril basis. To increase the basic limit, the following two-step process applies:
(1) Multiply the amount of increase by the following rate:

For Each Increase of \$1,000 Add:
\$5.00

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- (2) Multiply the result from (1) above by the appropriate Age of Construction factor below. The Age of Construction is determined by subtracting the year in which construction of the residence was completed from the year in which the policy is effective.

Age of Construction	Factor
0	0.345
1	0.414
2	0.483
3	0.552
4	0.621
5	0.690
6	0.760
7	0.829
8	0.852
9	0.875
10	0.899
11	0.922
12	0.945
13	0.971
14	0.997
15	1.023
16	1.049
17	1.075
18	1.082
19	1.088
20	1.095
21	1.102
22	1.108
23	1.115
24	1.122
25	1.128

Age of Construction	Factor
26	1.122
27	1.116
28	1.110
29	1.104
30	1.098
31	1.092
32	1.086
33	1.080
34	1.074
35	1.068
36	1.074
37	1.079
38	1.085
39	1.091
40	1.097
41	1.103
42	1.109
43	1.114
44	1.120
45	1.126
46	1.061
47	0.996
48	0.931
49	0.866
50 or above	0.800
Unknown	1.097

- B. Special Coverage – When the policy is extended to insure against all risk of physical loss, the additional premium shall be developed as follows:

Basic Limit of Liability – \$2 per policy

Increased Limits of Liability – \$1 per \$1,000 of insurance is to be added to applicable premium for Each Additional \$1,000 of Coverage C shown in the premium tables for this form.

Attach Endorsement HO 17 32, Unit Owners Coverage A-Special Coverage.

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29. Coverage D - Loss of Use (HO 00 06)

The policy automatically provides 40% of the Coverage C limit for Coverage D – Loss of Use. The limit may be increased in increments of \$1,000. The total amount of coverage, which is the sum of the coverage provided by the base policy and any increase in limit, cannot exceed \$50,000.

Premium per \$1,000
\$4.00

30. Earthquake (All Forms)

Earthquake damage can be covered by the addition of an endorsement.

A. Earthquake Zones

Zone 1: Entire State.

B. Deductible

Deductible options of 2%, 5% and 10% are available. The dollar amount of the earthquake deductible is determined as follows:

Form	Deductible
HO 00 03 & HO 00 05	The selected percentage multiplied by the Coverage A limit of liability, or The selected percentage multiplied by the Coverage C limit of liability, whichever is greater, subject to a \$500 minimum.
HO 00 04	2%, 5% or 10% of the Coverage C limit of liability; \$500 minimum.
HO 00 06	The selected percentage multiplied by the Coverage A limit of liability, or The selected percentage multiplied by the Coverage C limit of liability, whichever is greater, subject to a \$500 minimum.

C. Exterior Masonry Veneer

The applicable charge for Earthquake Coverage (except HO 00 04 and HO 00 06 under Paragraph D.) depends on whether coverage is provided for exterior masonry veneer.

1) HO 00 03 and HO 00 05

- If coverage is not desired for exterior masonry veneer (or if the dwelling has no exterior masonry veneer), use the rates for “excluding exterior masonry veneer.”
- If coverage is desired for exterior masonry veneer or if the dwelling is of masonry construction, use the rates for “including exterior masonry veneer.”

2) HO 00 04 and HO 00 06

Base rates for these forms are not affected by exterior masonry veneer considerations.

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D. Basic Rates - These provide basic package amounts of coverage. Rates shown apply per \$1,000 of Coverage A for HO 00 03 and HO 00 05 and per \$1,000 of Coverage C for HO 00 04 and HO 00 06.

Form	Deductible	Excluding Exterior Masonry Veneer (includes dwellings with no ext. masonry veneer)	Including Exterior Masonry Veneer (includes masonry dwellings)
		Rate per \$1,000	Rate per \$1,000
HO 00 03 & HO 00 05	2%	\$0.40	\$0.65
	5%	\$0.30	\$0.50
	10%	\$0.23	\$0.45
HO 00 03 & HO 00 05 Loss Assessment	2%	\$0.40	\$0.55
	5%	\$0.30	\$0.40
	10%	\$0.23	\$0.30
HO 00 06 Coverage A	2%	\$0.40	\$0.40
	5%	\$0.30	\$0.30
	10%	\$0.23	\$0.23
HO 00 06 Loss Assessment	2%	\$0.40	\$0.40
	5%	\$0.30	\$0.30
	10%	\$0.23	\$0.23

Form	Deductible	Rate per \$1,000
HO 00 04	2%	\$0.30
	5%	\$0.20
	10%	\$0.16
HO 00 06	2%	\$0.30
	5%	\$0.20
	10%	\$0.16

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E. Increasing Other Coverages

If higher than basic limits are provided for the following types of coverage, additional charges are made according to all applicable rates shown below. These rates apply only to the increased amount of coverage.

Form/ Coverage	Deductible	Excluding Exterior Masonry Veneer (includes dwellings with no ext. masonry veneer)	Including Exterior Masonry Veneer (includes masonry dwellings)
		Add'l Rate per \$1,000	Add'l Rate per \$1,000
HO 00 03 & HO 00 05 Coverage B	2% 5% 10%	\$0.40 \$0.30 \$0.23	\$0.55 \$0.40 \$0.30
HO 00 03 & HO 00 05 Coverage C	2% 5% 10%	\$0.30 \$0.20 \$0.16	\$0.30 \$0.20 \$0.16
HO 00 03 & HO 00 05 Loss Assessments	2% 5% 10%	\$0.40 \$0.30 \$0.23	\$0.55 \$0.40 \$0.30
HO 00 06 Loss Assessments	2% 5% 10%	\$0.40 \$0.30 \$0.23	\$0.40 \$0.30 \$0.23
HO 00 06 Coverage A	2% 5% 10%	\$0.40 \$0.30 \$0.23	\$0.40 \$0.30 \$0.23

Attach Endorsement HO 04 54, Earthquake.

Attach Endorsement HO 04 36, Loss Assessment for Earthquake, if applicable.

31. Additional Insured (All Forms)

A. Sections I and II (Co-Owner or Additional Insured)

The interest of a co-owner or another additional insured with an interest only in the residence premises may be covered for no additional premium.

1) Occupant – Co-owner

A Homeowners policy can be issued to the co-owner of a one or two family dwelling if each of the co-owners occupying the building lives in independently separate premises. A separate Homeowners policy can be issued to the other co-owner.

2) Non-Occupant – Co-owner

The interests of a non-occupant, other than a contractor, may be covered in the event of joint ownership in the dwelling.

3) Other Additional Insureds

The interest of an additional insured with an interest only in the residence premises may be covered.

B. Section I Only (Contractor)

The interest of a contractor in the building may be covered for no additional premium.

C. Section I and II (Association)

The interest of a Homeowners/Condominium Association may be covered for no additional premium.

Attach Endorsement HO 04 41, Additional Insured-Residence Premises.

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32. Business Property – Increased Limits (All Forms)

The policy provides \$2,500 on premises coverage and \$1,500 off premises coverage for personal property intended for use in a business. Coverage for merchandise held as samples or for sale or for delivery is included. Coverage is not provided for electronic data processing equipment or the recording or storage media used with that equipment.

On premises coverage can be increased to \$5,000 for the following additional premium.

The off-premises limit of \$1,500 is automatically increased, at no additional charge, to an amount that is 60% of the total on-premises limit of liability.

Limit	Premium
\$5,000	\$17

Attach Endorsement HO 04 12, Business Property – Increased Limits.

33. Section II – Optional Limits (All Forms)

The basic premiums include \$100,000 Liability and \$1,000 Medical Payments. For higher limits, apply the following charges:

A.

Liability Limit	Premium
\$ 300,000	\$ 6
500,000	10
1,000,000	34

B.

Medical Payments Limit	Premium
\$ 2,000	\$ 3
3,000	5
4,000	7
5,000	9
10,000	18

34. Personal Injury Coverage (All Forms)

Liability Coverage for Personal Injury arising out of specified offenses such as false arrest, malicious prosecution, wrongful eviction, slander or libel may be added to the policy.

The following charges apply per policy:

Liability Limit*	Premium
\$ 100,000	\$10
300,000	13
500,000	16
1,000,000	32

*Selected amount must coincide with the policy Section II limit.

Attach Endorsement HO 24 82, Personal Injury Coverage.

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35. Animal Liability Coverage (All Forms)

The policy excludes liability coverage for bodily injury and property damage caused by any animal. Animal Liability Coverage may be purchased if the insured/applicant does not own any of the following:

1. Dogs with noted aggressive tendencies such as: Chow, Pitt Bull, Rottweiler, Doberman, Akita, Dalmatian, Alaska Malamute, American Staffordshire Terrier, Husky, Presa Canario, Staffordshire Bull Terrier, Wolf-dogs or Wolf Hybrids or a mixed breed which includes any of these. A dog, which is considered an ineligible breed, that qualifies as a service animal under the Americans with Disabilities Act (ADA) is subject to underwriting approval.
2. Any animal with a past history of bites or attacks;
3. Any horses, cows, sheep or other farm animals (excluding chickens), either owned or boarded.

Limit of Liability*	Premium
\$100,000	\$13
300,000	27

*Selected limit must coincide with the Section II limit on the policy up to \$300,000. If the Section II limit is higher than \$300,000, the limit for this coverage shall be \$300,000. Limits of Liability higher than those shown are not available for this coverage.

Attach Endorsement A6154, Animal Liability Coverage.

36. Policy Fee (All Forms)

A policy fee applies to all new and renewal policies. This fee is fully earned.

Policy Fee
\$30

37. Builders Risk Coverage (HO 00 03 and HO 00 05)

When an Insured, who is otherwise eligible for a Homeowners Policy has a home under original construction, such exposure may be covered by endorsement. This endorsement provides limited coverage for damage to specified covered property. To provide coverage, the policy is issued at the applicable rates shown in the rate pages with this endorsement attached at no additional charge. The premium for this endorsement is offset by the credit generated from the provisional Coverage A amount and limited personal property exposure existing during construction. Coverage automatically ceases at the end of a twelve-month period. The period begins from the original inception date of the policy and terminates when the residence premises is occupied or the end of the policy period, whichever occurs first.

Attach Endorsement A6152, Builders Risk Coverage.

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38. Reinstatement Fee (All Forms)

The following fee shall apply to all policies cancelled for non-payment of premium which are subsequently reinstated. This fee does not apply to mortgagee-billed policies. This fee is fully earned.

Reinstatement Fee
\$20

39. Structures Rented to Others – Residence Premises (All Forms)

The policy may be endorsed to provide coverage when a structure on the residence premises is rented to others for dwelling purposes. This coverage may be provided only when Section I coverage is also afforded.

(a) 1 Family		(b) 2 Family	
Liability Limits*	Premium Charge	Liability Limits*	Premium Charge
\$100,000	\$ 35	\$100,000	\$ 59
300,000	46	300,000	78
500,000	51	500,000	86
1,000,000	54	1,000,000	91

*Selected Limit must coincide with policy Section II Limit.

The above charges apply regardless of the Medical Payments Limit.

Attach Endorsement HO 04 40, Structures Rented to Others-Residence Premises.

40. Additional Residence Rented to Others 1, 2, 3, or 4 Families (All Forms)

The policy may be endorsed to provide coverage when an additional residence is rented to others.

Liability Limits*	Premium			
	1 Family	2 Family	3 Family	4 Family
\$ 100,000	\$ 35	\$ 59	\$ 125	\$ 161
300,000	46	78	165	213
500,000	51	86	181	233
1,000,000	54	91	194	250

*Selected Limit must coincide with policy Section II Limit.

The above charges apply regardless of the Medical Payments Limit.

Attach Endorsement HO 24 70, Additional Residence Rented to Others.

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41. Home Systems Protection (HO 00 03, HO 00 04, HO 00 05 and HO 00 06)

The policy may be endorsed to provide coverage for direct physical damage to the home systems and personal property that are essential to heating, cooling, comfort, convenience and operation of the home due to mechanical or electrical breakdown.

Examples of covered Home Equipment:

- Furnaces, boilers and heat pumps
- Radiant and geothermal heating systems
- Air Conditioning and ventilation
- Electrical distribution panels
- Water heaters
- Water treatment and filtration
- Emergency generators
- Fire and security alarm systems
- Pool pumps and filtration
- Auto charging stations

Examples of covered Personal Property:

- Kitchen and laundry appliances
- Home entertainment electronics
- Computers, laptops and tablets
- Health monitoring systems
- Home exercise equipment
- Home tools and workshop equipment
- Lawn and garden equipment

The limit of liability under this endorsement is dependent upon the age of the covered home equipment. The most that will be paid due to a home system breakdown to covered equipment or property is:

- A. \$100,000 if less than 15 years old; or
- B. \$1,500 if 15 years old or older.

For HO 00 03, HO 00 05 and HO 00 06, the premium for this coverage varies by Coverage A amount and deductible. For HO 00 04, the premium varies by deductible.

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HO 00 03, HO 00 05 and HO 00 06

Coverage A	\$100,000/\$1,500	\$100,000/\$1,500
	\$500 Deductible	\$1,000 Deductible
<\$50K	\$55	\$47
\$50 to <100K	\$78	\$67
\$100 to <150K	\$100	\$85
\$150 to <200K	\$114	\$97
\$200 to <250K	\$126	\$106
\$250 to <300K	\$135	\$114
\$300 to <350K	\$144	\$122
\$350 to <400K	\$152	\$129
\$400 to <450K	\$160	\$135
\$450 to <500K	\$167	\$141
\$500 to <550K	\$174	\$146
\$550 to <600K	\$180	\$152
\$600 to <650K	\$186	\$157
\$650 to <700K	\$191	\$161
\$700 to <750K	\$197	\$166
\$750 to <800K	\$202	\$170
\$800 to <850K	\$207	\$174
\$850 to <900K	\$212	\$178
\$900 to <950K	\$216	\$182
\$950 to <1M	\$221	\$186
\$1M+	\$241	\$203

HO 00 04

Deductible	\$100,000/\$1,500
\$250	\$25
\$500	\$23
\$1,000	\$21

Attach Endorsement SP2026, Home Systems Protection (HO 00 03 and HO 00 05)

Attach Endorsement SP2027, Home Systems Protection (HO 00 04)

Attach Endorsement SP2028, Home Systems Protection (HO 00 06)

42. Service Line Coverage (Forms HO 00 03 and HO 00 05)

The policy may be endorsed to provide coverage for direct physical damage to the service lines connected to the residence premises and owned by or the responsibility of the owner for its repair or replacement. A covered service line ends at the precise location where the homeowner's responsibility for such repair or replacement ends. Coverage does not extend beyond the point of connection to the main service or utility line in the street.

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A covered service line is exterior underground piping and wiring, including permanent connections, valves or attached devices providing one of the following services to the residence premises:

- Water service
- Waste disposal
- Heating
- Natural gas
- Propane
- Steam
- Geothermal
- Electrical power
- Drainage
- Compressed air
- Communications

The limit of liability under this endorsement is dependent upon the age of the home. The most that will be paid for covered damage to a service line is:

- A. \$10,000 if the age of the home is less than 50 years old; or
- B. \$2,500 if the home is 50 years old or older.

The premium for this coverage varies by the age of the home, the Coverage A amount and the applicable deductible.

A. For Homes that are 0-49 years old (\$10,000 limit)

Coverage A	\$10,000 Limit / \$500 Deductible							
	Age of Home							
	0-15	16-20	21-25	26-30	31-35	36-40	41-45	46-49
<\$150K	\$25	\$25	\$27	\$32	\$39	\$45	\$53	\$59
\$150K to <\$200K	\$25	\$25	\$32	\$38	\$46	\$54	\$63	\$71
\$200K to <\$250K	\$25	\$29	\$37	\$44	\$54	\$63	\$74	\$84
\$250K to <\$300K	\$27	\$32	\$42	\$50	\$61	\$71	\$84	\$95
\$300K to <\$350K	\$30	\$35	\$46	\$55	\$68	\$79	\$94	\$106
\$350K to <\$400K	\$32	\$39	\$50	\$61	\$75	\$87	\$103	\$117
\$400K to <\$450K	\$35	\$42	\$54	\$66	\$81	\$95	\$112	\$127
\$450K to <\$500K	\$37	\$45	\$59	\$71	\$87	\$102	\$121	\$137
\$500K+	\$45	\$54	\$71	\$87	\$107	\$126	\$149	\$169

Coverage A	\$10,000 Limit / \$1,000 Deductible							
	Age of Home							
	0-15	16-20	21-25	26-30	31-35	36-40	41-45	46-49
<\$150K	\$25	\$25	\$25	\$29	\$35	\$40	\$47	\$53
\$150K to <\$200K	\$25	\$25	\$29	\$34	\$42	\$48	\$57	\$64
\$200K to <\$250K	\$25	\$26	\$33	\$40	\$49	\$56	\$66	\$75
\$250K to <\$300K	\$25	\$29	\$38	\$45	\$55	\$64	\$75	\$85
\$300K to <\$350K	\$27	\$32	\$42	\$50	\$61	\$71	\$84	\$95
\$350K to <\$400K	\$29	\$35	\$45	\$55	\$67	\$78	\$93	\$105
\$400K to <\$450K	\$32	\$38	\$49	\$59	\$73	\$85	\$100	\$114
\$450K to <\$500K	\$34	\$40	\$53	\$64	\$78	\$91	\$108	\$123
\$500K+	\$41	\$49	\$64	\$78	\$96	\$112	\$133	\$151

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A. For Home that are 50 years or older (\$2,500 limit)

Coverage A	\$2,500 Limit / \$500 Deductible
	Age of Home 50+
<\$150K	\$45
\$150K to <\$200K	\$54
\$200K to <\$250K	\$63
\$250K to <\$300K	\$72
\$300K to <\$350K	\$80
\$350K to <\$400K	\$88
\$400K to <\$450K	\$96
\$450K to <\$500K	\$103
\$500K+	\$127

Coverage A	\$2,500 Limit / \$1,000 Deductible
	Age of Home 50+
<\$150K	\$41
\$150K to <\$200K	\$49
\$200K to <\$250K	\$57
\$250K to <\$300K	\$65
\$300K to <\$350K	\$72
\$350K to <\$400K	\$79
\$400K to <\$450K	\$86
\$450K to <\$500K	\$92
\$500K+	\$114

Attach Endorsement SP2009, Service Line Coverage.

43. Home Cyber Protection (HO 00 03, HO 00 04, HO 00 05 and HO 00 06)

The policy may be endorsed to provide coverage for Home Cyber Protection. Home Cyber Protection coverage is composed of the 3 “Core” components of Cyber Attack, Cyber Extortion and Online Fraud. For an additional charge, the Core components can be expanded to include coverage for Data Breach or both Data Breach and Cyber Bullying:

Cyber Attack - Pays for the costs of restoring the data and systems of Computing Devices and Connected Home Devices following an unauthorized use or access, or the perpetration of a malware attack.

Cyber Extortion - Provides professional assistance from a subject matter expert and payments with prior approval in response to a demand for money or other consideration coupled with a threat to damage, disable, deny access or disseminate content from your device, system or data or an offer to restore access or functionality in connection with an attack on your device, system or data that has already occurred.

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Online Fraud - Pays for the amount fraudulently taken from an insured following:

- (1) An identity theft;
- (2) The unauthorized use of a bank card or credit card;
- (3) The forgery or alteration of any check or negotiable instrument;
- (4) Acceptance in good faith of counterfeit currency; or
- (5) An intentional and criminal deception to induce the insured to part voluntarily with something of value.

The online fraud must be wholly or partially perpetrated through a computing device or connected home device.

Data Breach - Pays for costs for an individual to respond to the loss, theft, accidental release or accidental publication of personally identifying information or personally sensitive information in which you are entrusted. The costs incurred include Forensic IT and Legal Review, the Costs to Notify Affected Individuals as well as the costs of Services to Affected Individuals.

Cyberbullying – Pays for the costs an individual may incur being the victim of a cyberbullying attack. The costs may include:

- psychiatric counseling services
- legal expenses
- temporary relocation expenses
- temporary private tutoring and enrollment expenses
- professional cybersecurity consultation services
- social monitoring software; and
- web-based products to prevent further bullying.

Coverage can be afforded for either a limit of \$25,000 or \$50,000 with a \$500 deductible being applicable for both limits.

Coverage	\$25,000 Limit / \$500 Deductible	\$50,000 Limit / \$500 Deductible
Core Coverage (Computer Attack, Home Systems Attack, Cyber Extortion, Online Fraud)	\$34	\$48
Core Coverage plus Data Breach	\$42	\$57
Core Coverage plus Data Breach & Cyber Bullying	\$55	\$71

Attach Endorsement SP2000, Home Cyber Protection Coverage (Core).

Attach Endorsement SP2001, Home Cyber Protection Coverage (Core, including Data Breach).

Attach Endorsement SP2002, Home Cyber Protection Coverage (Core, including Data Breach and Cyberbullying).

44. Identity Recovery Coverage (HO 00 03, HO 00 04, HO 00 05 and HO 00 06)

The policy may be endorsed to provide coverage for Identity Recovery. The Identity Recovery endorsement provides Coverage for Identity Recovery caused by an “identity theft” that is first discovered during the Policy Period. Coverage includes Expense Reimbursement and Case Management Service. This coverage provides a limit of \$25,000 and no applicable deductible.

Premium
\$8

Attach Endorsement SP2011, Identity Recovery Coverage.

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45. Inland Flood Coverage (HO 00 03, HO 00 04, HO 00 05 and HO 00 06)

This endorsement provides coverage for loss due to the peril of inland flood. "Inland Flood" means a general and temporary condition of partial or complete inundation of normally dry land area resulting from:

A. Overflow of inland or tidal waters;

B. An unusual and rapid accumulation or runoff of surface waters from any source including but not limited to rainfall and ice melt; or

C. "Mudflow."

"Inland flood" does not mean or include tsunami.

The endorsement covers the dwelling, contents, basement personal property, loss of use, property moved to safety and debris removal. The deductible for this coverage must match the Section I deductible on the policy. If the Section I deductible is not listed in the chart below, the next highest available deductible should be applied.

Eligibility:

1. Single and Multiple Family Dwellings (1 to 4 units in a condo) are eligible. Mobile homes are ineligible.
2. Policyholders with residence premises located in or within 25 meters of a Special Flood Hazard Areas (SFHA), the FEMA-identified high-risk flood areas where flood insurance is mandatory, are ineligible for coverage. The SFHAs are shown on a Flood Hazard Boundary Map or a Flood Insurance Rate Map as Zone A, AO, A1-A30, AE, A99, AH, AR, AR/A, AR/AE, AR/AH, AR/AO, AR/A1-A30, V1-V30, VE, or V.
3. Locations with a SLOSH (Sea, Lake and Overland Surges from Hurricanes) score greater than 0 are ineligible. SLOSH is determined by the National Weather Service.
4. Properties that have had two or more flood losses in the prior 5 years are ineligible for the inland flood coverage.

<u>Occurrence Limit†</u>	<u>Occurrence Deductible</u>	<u>Premium by Risk Score</u>						
		<u>1-2</u>	<u>3-4</u>	<u>5-6</u>	<u>7</u>	<u>8</u>	<u>9</u>	<u>10</u>
<u>\$25,000*</u>	<u>\$250††</u>	<u>\$32</u>	<u>\$55</u>	<u>\$106</u>	<u>\$295</u>	<u>\$621</u>	<u>\$887</u>	<u>\$1,144</u>
<u>\$25,000*</u>	<u>\$500</u>	<u>\$32</u>	<u>\$55</u>	<u>\$106</u>	<u>\$294</u>	<u>\$618</u>	<u>\$883</u>	<u>\$1,139</u>
<u>\$25,000*</u>	<u>\$1,000</u>	<u>\$31</u>	<u>\$54</u>	<u>\$105</u>	<u>\$291</u>	<u>\$612</u>	<u>\$874</u>	<u>\$1,127</u>
<u>\$25,000*</u>	<u>\$2,000</u>	<u>\$31</u>	<u>\$53</u>	<u>\$103</u>	<u>\$286</u>	<u>\$599</u>	<u>\$856</u>	<u>\$1,104</u>
<u>\$25,000*</u>	<u>\$3,000</u>	<u>\$31</u>	<u>\$53</u>	<u>\$101</u>	<u>\$280</u>	<u>\$587</u>	<u>\$838</u>	<u>\$1,081</u>
<u>\$25,000*</u>	<u>\$4,000</u>	<u>\$31</u>	<u>\$52</u>	<u>\$99</u>	<u>\$275</u>	<u>\$576</u>	<u>\$822</u>	<u>\$1,060</u>
<u>\$25,000*</u>	<u>\$5,000</u>	<u>\$30</u>	<u>\$51</u>	<u>\$98</u>	<u>\$270</u>	<u>\$565</u>	<u>\$806</u>	<u>\$1,039</u>
<u>\$50,000*</u>	<u>\$250††</u>	<u>\$41</u>	<u>\$79</u>	<u>\$165</u>	<u>\$482</u>	<u>\$1,026</u>	<u>\$1,472</u>	<u>\$1,902</u>
<u>\$50,000*</u>	<u>\$500</u>	<u>\$41</u>	<u>\$79</u>	<u>\$164</u>	<u>\$480</u>	<u>\$1,022</u>	<u>\$1,465</u>	<u>\$1,895</u>
<u>\$50,000*</u>	<u>\$1,000</u>	<u>\$41</u>	<u>\$79</u>	<u>\$163</u>	<u>\$476</u>	<u>\$1,014</u>	<u>\$1,453</u>	<u>\$1,879</u>
<u>\$50,000*</u>	<u>\$2,000</u>	<u>\$40</u>	<u>\$78</u>	<u>\$161</u>	<u>\$469</u>	<u>\$997</u>	<u>\$1,429</u>	<u>\$1,847</u>
<u>\$50,000*</u>	<u>\$3,000</u>	<u>\$40</u>	<u>\$77</u>	<u>\$158</u>	<u>\$461</u>	<u>\$981</u>	<u>\$1,405</u>	<u>\$1,817</u>
<u>\$50,000*</u>	<u>\$4,000</u>	<u>\$39</u>	<u>\$76</u>	<u>\$156</u>	<u>\$454</u>	<u>\$965</u>	<u>\$1,383</u>	<u>\$1,787</u>
<u>\$50,000*</u>	<u>\$5,000</u>	<u>\$39</u>	<u>\$75</u>	<u>\$154</u>	<u>\$447</u>	<u>\$950</u>	<u>\$1,361</u>	<u>\$1,759</u>

STILLWATER INSURANCE COMPANY

MULTI-PERIL HOMEOWNERS PROGRAM

<u>\$75,000**</u>	<u>\$250††</u>	<u>\$48</u>	<u>\$99</u>	<u>N/A</u>	<u>N/A</u>	<u>N/A</u>	<u>N/A</u>	<u>N/A</u>
<u>\$75,000**</u>	<u>\$500</u>	<u>\$48</u>	<u>\$99</u>	<u>N/A</u>	<u>N/A</u>	<u>N/A</u>	<u>N/A</u>	<u>N/A</u>
<u>\$75,000**</u>	<u>\$1,000</u>	<u>\$48</u>	<u>\$98</u>	<u>N/A</u>	<u>N/A</u>	<u>N/A</u>	<u>N/A</u>	<u>N/A</u>
<u>\$75,000**</u>	<u>\$2,000</u>	<u>\$47</u>	<u>\$97</u>	<u>N/A</u>	<u>N/A</u>	<u>N/A</u>	<u>N/A</u>	<u>N/A</u>
<u>\$75,000**</u>	<u>\$3,000</u>	<u>\$47</u>	<u>\$96</u>	<u>N/A</u>	<u>N/A</u>	<u>N/A</u>	<u>N/A</u>	<u>N/A</u>
<u>\$75,000**</u>	<u>\$4,000</u>	<u>\$47</u>	<u>\$95</u>	<u>N/A</u>	<u>N/A</u>	<u>N/A</u>	<u>N/A</u>	<u>N/A</u>
<u>\$75,000**</u>	<u>\$5,000</u>	<u>\$46</u>	<u>\$94</u>	<u>N/A</u>	<u>N/A</u>	<u>N/A</u>	<u>N/A</u>	<u>N/A</u>
<u>\$100,000**</u>	<u>\$250††</u>	<u>\$54</u>	<u>\$115</u>	<u>N/A</u>	<u>N/A</u>	<u>N/A</u>	<u>N/A</u>	<u>N/A</u>
<u>\$100,000**</u>	<u>\$500</u>	<u>\$54</u>	<u>\$115</u>	<u>N/A</u>	<u>N/A</u>	<u>N/A</u>	<u>N/A</u>	<u>N/A</u>
<u>\$100,000**</u>	<u>\$1,000</u>	<u>\$54</u>	<u>\$114</u>	<u>N/A</u>	<u>N/A</u>	<u>N/A</u>	<u>N/A</u>	<u>N/A</u>
<u>\$100,000**</u>	<u>\$2,000</u>	<u>\$53</u>	<u>\$113</u>	<u>N/A</u>	<u>N/A</u>	<u>N/A</u>	<u>N/A</u>	<u>N/A</u>
<u>\$100,000**</u>	<u>\$3,000</u>	<u>\$53</u>	<u>\$111</u>	<u>N/A</u>	<u>N/A</u>	<u>N/A</u>	<u>N/A</u>	<u>N/A</u>
<u>\$100,000**</u>	<u>\$4,000</u>	<u>\$52</u>	<u>\$110</u>	<u>N/A</u>	<u>N/A</u>	<u>N/A</u>	<u>N/A</u>	<u>N/A</u>
<u>\$100,000**</u>	<u>\$5,000</u>	<u>\$52</u>	<u>\$109</u>	<u>N/A</u>	<u>N/A</u>	<u>N/A</u>	<u>N/A</u>	<u>N/A</u>

* For occurrence limits of \$25,000 and \$50,000 the Basement Personal Property and Loss of Use include a sublimit of \$15,000.

** For occurrence limits of \$75,000 and \$100,000 the Basement Personal Property and Loss of Use include a sublimit of \$30,000.

† An annual aggregate limit of 2 times the Occurrence Limit applies.

†† \$250 deductible is available only on the HO 00 04 policy form.

An aggregate sublimit of \$10,000 is provided for "Fungi", Wet or Dry Rot, or Bacteria that results from a "flood occurrence" during the policy period.

Attach Endorsement SP2053, Inland Flood Coverage (HO 00 03 and HO 00 05).

Attach Endorsement SP2054, Inland Flood Coverage (HO 00 04).

Attach Endorsement SP2055, Inland Flood Coverage (HO 00 06).

DISTRICT OF COLUMBIA

D-27 29
03-15-19 20 NEW

EFFECTIVE: 11

11 03-15-19 20

RENEWAL

Stillwater Insurance Company

**District of Columbia Homeowners Insurance
Program**

Rates and Rules Manual

Personal Inland Marine Basic Rules

MULTI-PERIL HOMEOWNERS PROGRAM

RULES FOR ALL PERSONAL INLAND MARINE COVERAGE

The rules, rates and premiums in this manual govern the writing of Personal Inland Marine Policies. The rules and rates filed by or on behalf of Stillwater Insurance Company (SIC) for each coverage shall govern in all cases not specifically provided for in these rules.

The following rules and requirements deal with various sections of the policy but are applicable to all forms that are issued.

1. Eligibility

A Personal Inland Marine Policy may be written on all property listed in the Underwriting Guide as eligible property.

2. Policy Period and Premium Payment

All premiums and rates shown in this manual are on an annual term basis. All policies are initially written for a one year term and are then automatically renewed annually. The rates on renewals will be those in effect at that time.

3. Minimum Premiums

The annual minimum premium is \$25.

4. Rounding of Premiums

Any computation for additional coverages or additional amounts of insurance are to be rounded separately to the nearest dollar. Fifty cents or more is to be considered as a dollar.

5. Mid-Term Changes

A. Permitted Mid-Term Changes

Permitted mid-term changes are those due to a change in coverage or a change in a risk characteristic used as a rating factor for a discount or charge applicable to the policy.

Mid-term changes to take advantage of a new discount or charge OR a rate or classification change implemented by the company during the policy term are NOT permitted.

If a different premium is required for the remainder of the current policy term, the additional or return premium is to be computed pro rata unless otherwise provided in this manual.

B. Method Of Calculation

1) Calculate the PRO RATA FACTOR.

- a) Compute the number of days left in the annual term until the policy expires. (Example: 122 days)
- b) Divide the number of days by 365 (days in a year). This produces the PRO RATA FACTOR. A few examples may help:

Number of Days	Divided By	Pro Rate Factor
360	365	.99
240	365	.66
122	365	.33
73	365	.20
34	365	.09

Each 3.65 days causes a change of .01 in the Pro Rata Factor.

MULTI-PERIL HOMEOWNERS PROGRAM

- 2) Calculate the annual premium based on current rates for insurance presently in force. This premium is subject to the policy minimum premium described in Rule 3.
 - 3) Calculate the annual premium based on current rates for the desired amount of insurance. This premium is subject to the policy minimum premium described in Rule 3.
 - 4) Calculate the difference between the two premiums
 - 5) Apply the PRO RATA FACTOR to the premium difference.
 - 6) The result is the premium charge or return for the policy change.
6. Cancellation
- When a policy is cancelled, the annual premium that applies to the current policy period multiplied by the PRO RATA FACTOR is returned to the insured. When coverage is endorsed to another policy the cancellation rules for the underlying policy apply. Coverage must be terminated at the same time as the underlying policy.
7. Restriction Of Coverage
- The named insured can request a restriction on an individual policy. The circumstances or exposure must be so unusual without the restriction the policy would not be issued. No reduction from the prescribed rate and minimum premium is allowed. Refer each request to the SIC.

STILLWATER Insurance Company

**District of Columbia Homeowners Insurance
Program
Rates and Rules Manual**

Personal Inland Marine Rates and Factors

STILLWATER INSURANCE COMPANY

MULTI-PERIL HOMEOWNERS PROGRAM

1. Eligibility
A Personal Inland Marine Policy may be written on all classes of property for which rates are shown in this manual.
2. Rules
 - A. Rules – Refer to the Basic Rules Section for rules governing Personal Inland Marine Policies.
 - B. Minimum Premium – The annual minimum premium for Personal Inland Marine is \$25.
3. Coverages
Coverage may be written for eligible personal articles. Newly Acquired coverage is provided for Jewelry, Furs, Fine Arts, Cameras, and Musical Instruments subject to certain conditions.
4. Perils Insured Against
The policy insures against all risk of direct physical loss or damage subject to certain exclusions and conditions.
5. Rating
 - A. Definitions
 - (1) The Basic Schedule Premium for jewelry is defined as the preprinted schedule premium for the appropriate deductible on page P-3. If premiums are not preprinted for the appropriate deductible amount, the Basic Schedule Premium is the Schedule premium for the smallest preprinted deductible shown. The Basic Schedule Premium does not include any credits or charges.
 - (2) The Basic Premium for all other classes is defined to be the base rate, displayed on page P-6, multiplied by the amount of scheduled coverage (in \$100s). The Basic Premium does not include any credits or charges.
 - B. Calculation
 - (1) Home Alert credits apply to the sum of the Personal Articles Basic Schedule Premiums. Each other credit, charge or option applies separately to the Basic Premium for each class of property, and is to be rounded to the nearest dollar before being subtracted from or added to the Basic Premium.
 - (2) Home Alert Example: Assume a 5% Home Alert Credit applies:

Coverage	Premium Before Credit
Jewelry	\$110
Furs	90
Fine Arts	<u>100</u>
Total Personal Articles	\$300
Home Alert Credit	\$ 15 (.05*300 rounded)
 - (3) Refer to the Jewelry Credits and Charges page for a specific rating example.
 - C. Territory Definitions
Territory 1: District of Columbia.

STILLWATER INSURANCE COMPANY

MULTI-PERIL HOMEOWNERS PROGRAM

JEWELRY – BASIC PREMIUMS					
Schedule Amount	Territory 1				
	Full Cov.	\$100 Ded.	\$250 Ded.	\$500 Ded.	\$1000 Ded.
\$ 100	\$ 9	\$--	\$--	\$--	\$--
500	9	9	9	--	--
1,000	15	11	10	10	--
2,000	25	21	20	19	17
3,000	36	32	30	28	26
4,000	47	42	39	37	35
5,000	58	53	49	47	44
6,000	71	66	62	59	55
7,000	85	77	72	69	64
8,000	97	90	84	80	75
9,000	109	102	96	91	85
10,000	121	115	108	103	96
11,000	132	128	120	114	107
12,000	142	135	126	121	112
13,000	149	142	133	127	118
14,000	162	154	145	138	129
15,000	175	167	157	149	139
16,000	192	183	172	164	153
17,000	208	198	186	177	165
18,000	224	213	200	191	178
19,000	254	242	227	216	202
20,000	285	271	254	243	226
21,000	305	289	271	259	241
22,000	325	308	289	275	257
23,000	341	323	304	290	270
24,000	356	338	317	302	282
25,000	372	352	331	315	294
Each Add'l \$100	1.49	1.41	1.32	1.26	1.18

- (1) **Single Items Over \$25,000:** Refer Entire Schedule to SIC for Rating.
- (2) **IMPORTANT:** All policies are to be rated in \$100 increments. For rating purposes use the next highest \$100 increment. All interpolations will be in \$100 intervals.
EXAMPLE: Rate an \$8,610 schedule as \$8,700.
- (3) **Personal Inland Marine Minimum Premium:** \$25.00

STILLWATER INSURANCE COMPANY

MULTI-PERIL HOMEOWNERS PROGRAM

Jewelry Credits and Charges

I. Gemprint

A credit may be applied to the Basic Premium for diamonds that have been Gemprinted and have a certificate attached to the policy.

- 1) Determine Basic Premium that would be charged if the gemprinted items were the only items insured.
- 2) Credit = 10% times the premium determined in (1) above.

II. Bank Vaults

Jewelry kept in a bank vault may be insured separately. Do not include these items in the schedule amount for rating purposes. Refer these items to SIC for rating. See Underwriting Guide.

III. Example

Assume the following schedule to be insured with \$250 deductible.

\$3,000 Diamond that is Gemprinted

\$7,240 Remaining items in the schedule

A. Schedule Amount

Schedule Amount = \$10,300

Note: \$10,300 is the next highest \$100 increment about \$10,240

B. Basic Schedule Premium

\$11,000 Premium = \$125 (assumed)

\$10,000 Premium = \$100 (assumed)

Premium = $\$100 + (125 - 100) * (.3) = \$100 + \$7.5$
= \$108

C. Credits

Gemprint Credit = $.10 * \$35$ (assume premium at \$3,000 = \$35)
= \$4

D. Final Premium

(Subject to Policy Minimum Premium)

Premium = (B) - (C)
= \$108 - \$4
= \$104

STILLWATER INSURANCE COMPANY

MULTI-PERIL HOMEOWNERS PROGRAM

OTHER PERSONAL ARTICLES – ANNUAL RATES			
Type of Article	Full Coverage Rate Per \$100	Type of Article	Full Coverage Rate Per \$100
<u>Furs (Personal)</u>	\$.33	<u>Golf Equipment</u>	\$1.14
<u>Cameras</u>		<u>Fine Arts (excluding breakage)</u>	
Non-Professional	1.57	First \$30,000	.19
Professional	2.40	Excess	.17
		<u>Fine Arts (including breakage)</u>	
		First \$30,000	.33
		Excess	.29
<u>Musical Instruments</u>		<u>Stamp Collections</u>	.57
Non-Professional (Full Coverage)	.62		
<u>Prof. (Full Coverage)</u>			
First (2,000)	2.85		
Excess	.62		
<u>Prof. (\$50 Deductible)</u>			
First \$2,000	2.57		
Excess	.57		
<u>Silverware</u>	.33	<u>Miscellaneous</u>	\$2.75
<u>Coin Collections</u>	1.52		
<u>Firearms</u>			
Fired	3.00		
Collected	4.00		

BLANKET COVERAGE/

Blanket or unscheduled coverage is available only for Silverware & Golf Equipment.

COIN AND STAMP COLLECTIONS

Apply a credit of 10% if 75% of the value of all items insured is kept in a fireproof safe or vault.

PROFESSIONAL MUSICAL INSTRUMENTS AND CAMERAS

A professional is a person who receives any payment for playing a musical instrument or using a camera insured during the term of this policy.

TOTAL PERSONAL INLAND MARINE MINIMUM PREMIUM: \$25

MULTI-PERIL HOMEOWNERS PROGRAM

NOTES FOR ALL CLASSES:

1. Maximum value for all scheduled items - \$200,000. Underwriting approval is required for schedules over \$200,000.
2. Maximum for any single item - \$50,000. Underwriting approval is required for any item(s) over \$50,000.
3. An appraisal not more than three years old is required for any single item over \$5,000. Bill of sale dated within the past 30 days may be used to confirm appraised value for newly purchased items over \$5,000. A full description of the item is required.
4. A full description is required for any single item over \$1,000.
5. Central alarm and/or photos are required if a single item is over \$25,000 or the total schedule is over \$100,000.
6. Risks with theft or mysterious disappearance losses during the past 3 years are ineligible.
7. Scheduled items with commercial or professional use are ineligible (except Cameras and Musical Instruments).
8. Scheduled Personal Property coverage is not available for Dwelling Fire or tenant-occupied HO 00 06 policies.
9. Scheduled Personal Property coverage is not available for HO 00 04 policies with a Coverage C limit of less than \$25,000.

MULTI-PERIL HOMEOWNERS PROGRAM

HOME ALERT PROTECTION

These credits apply for fire and burglary prevention efforts by the policyholder:

DESCRIPTION	CREDIT
Fire or Smoke Local Alarm	2%
Burglar Alarm System	3%
Fire or Smoke Detectors which also activate either a digital dialer or a voice synthesized (not tape) telephone dialer	4%
Fire or Smoke Local Alarm Burglar Alarm System	5%
Fire or Smoke Local Alarm Dead Bolt Locks Fire Extinguisher	5%
Fire or Smoke Detectors which also activate either a digital dialer or a voice synthesized (not tape) Dead Bolt Locks Fire Extinguisher	7%
Burglar Alarm System Fire or Smoke Local Alarm Dead Bolt Locks Fire Extinguisher	7%
Fire and/or Burglar Alarm Reporting to either Fire Department, Policy Department, or Central Station Dead Bolt Locks Fire Extinguisher	15%

1. Telephone dialer credits do not apply in areas where dialers are prohibited by ordinance or law.
2. Only one credit from the above schedule may be applied per policy. No combination of credits other than shown is permitted. This credit is applied to the Basic Schedule Premium or Basic Premium (which do not include any other credits or charges).
3. These credits do not apply to minimum premiums.

State:	District of Columbia	Filing Company:	Stillwater Insurance Company
TOI/Sub-TOI:	04.0 Homeowners/04.0000 Homeowners Sub-TOI Combinations		
Product Name:	Homeowners		
Project Name/Number:	Inland Flood Coverage/		

Supporting Document Schedules

Bypassed - Item:	Consulting Authorization
Bypass Reason:	Not applicable
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Actuarial Certification (P&C)
Bypass Reason:	Not applicable
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	District of Columbia and Countrywide Experience for the Last 5 Years (P&C)
Bypass Reason:	Not applicable
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	District of Columbia and Countrywide Loss Ratio Analysis (P&C)
Bypass Reason:	Not applicable
Attachment(s):	
Item Status:	
Status Date:	

Satisfied - Item:	Explanatory Memo
Comments:	
Attachment(s):	DC Explanatory Memo.pdf Risk Score Determination.pdf
Item Status:	
Status Date:	

Stillwater
Inland Flood Coverage Endorsement
Washington D.C.
Explanatory Memorandum

Coverage

This endorsement provides coverage for loss due to the peril of inland flood. "Inland Flood" means a general and temporary condition of partial or complete inundation of normally dry land area resulting from:

1. Overflow of inland or tidal waters:
2. An unusual and rapid accumulation or runoff of surface waters from any source including but not limited to rainfall and ice melt; or
3. "Mudflow."

"Inland flood" does not mean or include tsunami.

The endorsement covers the dwelling, contents, basement personal property, loss of use, property moved to safety, and debris removal.

Coverage is available to Single & Multiple Family Dwellings (excluding Mobile Homes). Locations in or within 25 meters of a Special Flood Hazard Area (SFHA) are ineligible. Locations with a SLOSH (Sea, Lake and Overland Surges from Hurricanes) score greater than 0 are also ineligible.

Premium Development

Base loss costs were developed using National Flood Insurance Program (NFIP) Zone X experience and a frequency / severity approach based on accident years 2010-2018.

The loss costs were adjusted to reflect coverage differences between this endorsement and the NFIP policy:

Inland Flood Coverage Endorsement	NFIP Zone X Preferred Risk Policies (PRP)
Single Deductible for Building and Contents	Separate Deductibles for Building and Contents of \$1,000 each
Additional Living Expense Covered	Additional Living Expense Excluded
Contents in the Basement Covered	Contents in the Basement Excluded

To address differences in inland flood risk levels for individual locations, loss cost relativities were created using a risk score of 1 to 10 from a commercially available U.S. Inland Flood Model. Our base loss costs are set for risks with a score of 7. Scores of 1-6 are credited and scores 8-10 are debited. Risk categories are based on mutually exclusive underwriting criteria on file at the home office and no policyholder will be moved to a higher rated risk score at renewal. Details on how a risk score is determined are attached.

The proposed premiums include the loss costs developed plus our expenses and profit load.

Determination of Risk Score:

Latitude and longitude will be passed to the KatRisk model for scoring. Coordinates returned are most likely at the center of the rooftop. Below is how KatRisk calculates the damage ratio/risk score for all locations:

To calculate the score for the red cell (center of location or street) in Figure 1, the KatRisk U.S. Flood Model considers all of the grey cells within approximately 50 meters of the red cell. For both the 100 and 500 year flood maps, the model converts the flood depths in the shaded cells to a damage ratio using a uniform depth to damage ratio curve in Figure 2.

Figure 1

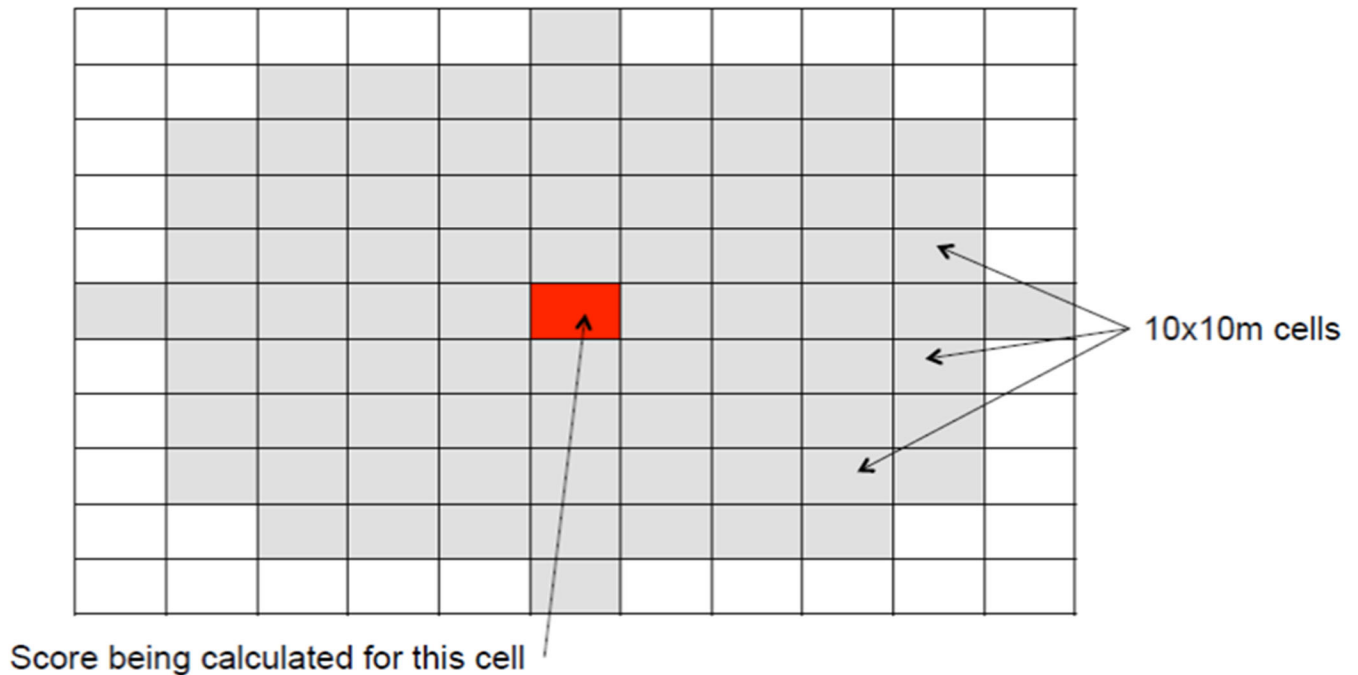
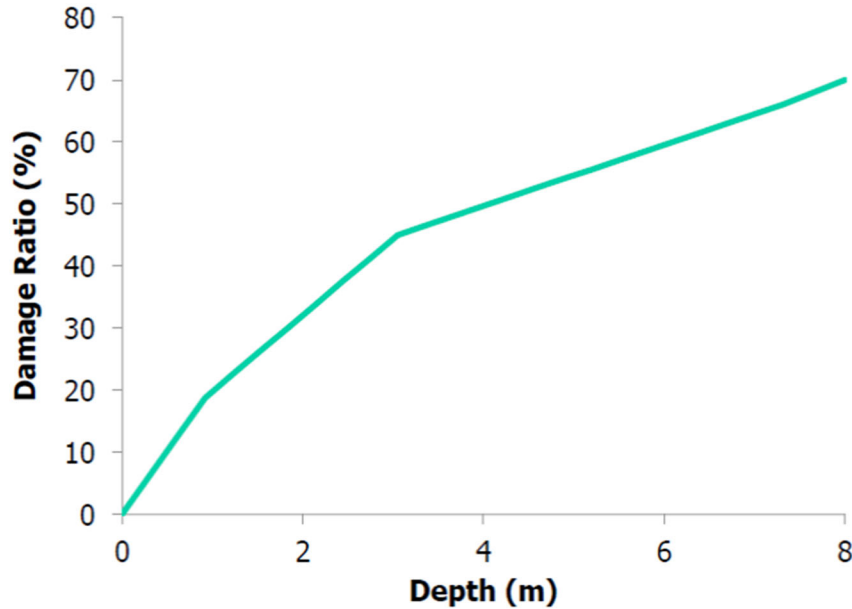


Figure 2



Next, the damage ratio in each cell is multiplied by a weight factor. The weight factors for each cell are inversely proportional to the distance from the cell under consideration (i.e. the red cell in Figure 11) such that the cells closest to the cell under consideration get the highest weight factors. The sum of all of weight factors is 1.0. The weighted damage ratios for each cell are then summed to arrive at an overall effective damage ratio separately for the 100 and 500 year return period flood depths. A combined effective damage ratio is then determined using the following formula:

Combined effective damage ratio = (100 year effective damage ratio)*0.8 + (500 year effective damage ratio)*0.2

The combined effective damage ratio is then mapped to the relative risk score using the table shown in Figure 3.

Effective Damage Ratio		Score
From	To	
0	0.01	1
0.01	0.5	2
0.5	1	3
1	2.5	4
2.5	5	5
5	10	6
10	20	7
20	30	8
30	40	9
40	100	10